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APPENDIX TO THE JOURNALS
OF THE
SENATE AND ASSEMBLY

OF THE
TWENTY-NINTH SESSION

OF THE
LEGISLATURE OF THE STATE OF CALIFORNIA.

VOLUME VII.

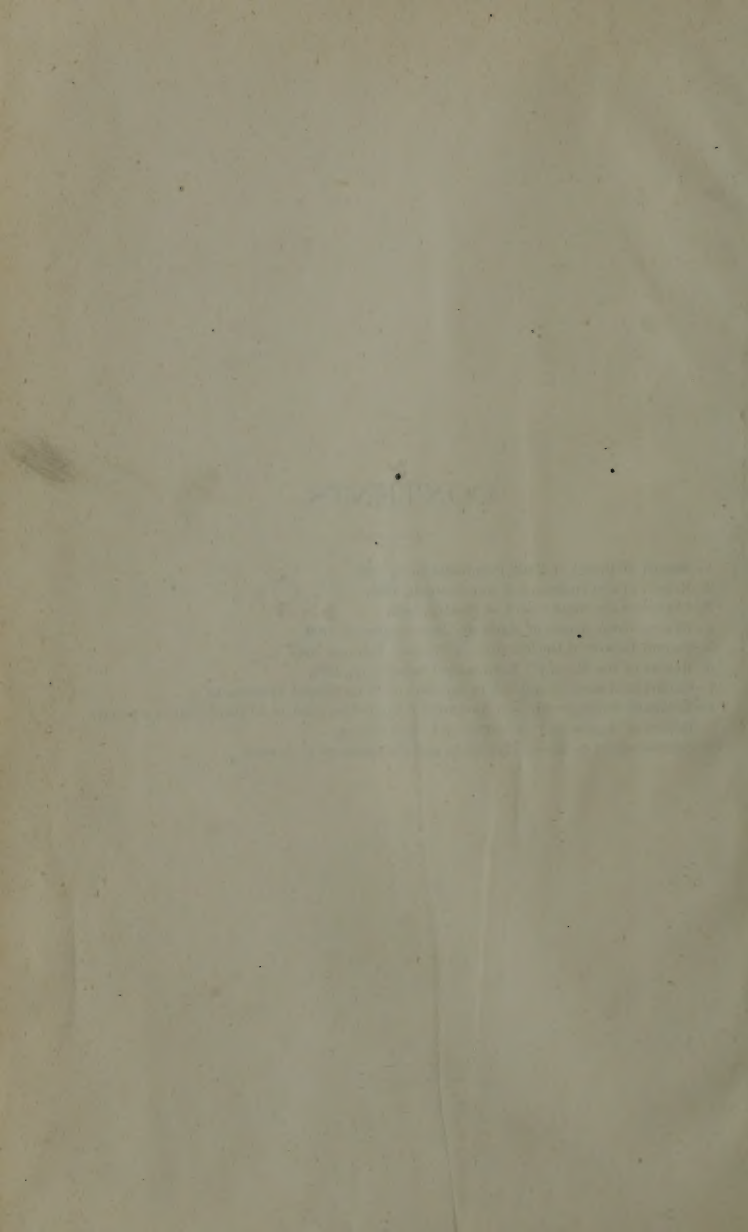


SACRAMENTO:

STATE OFFICE, : : : : A. J. JOHNSTON, SUPT. STATE PRINTING.
1891.

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REPORT

OF THE

BOARD OF BANK COMMISSIONERS

OF THE

STATE OF CALIFORNIA

TO

His Excellency the Governor and the Honorable the Legislature of the
State of California.

JULY 1, 1890.



SACRAMENTO:

STATE OFFICE, : : : : : J. D. YOUNG, SUPT. STATE PRINTING.

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REPORT.

OFFICE OF THE BOARD OF BANK COMMISSIONERS,
SAN FRANCISCO, CAL., July 1, 1890. }

To his Excellency R. W. WATERMAN, Governor, and the honorable the Legislature of the State of California:

The Twelfth Annual Report of this Commission is herewith respectfully submitted, and reference to its tables will show a development of California's financial condition commensurate with the general growth of the State, not only in the increased number of banks, but in the total banking capital employed.

There are now in California one hundred and sixty-three incorporated State banks, thirty-seven National banks, five agencies of Foreign banks, and twenty-seven Private banks, reporting to this Commission, a total of two hundred and thirty-two, being thirteen more than exhibited in the report of 1889.

Of the State banks, thirty-seven are Savings and one hundred and twenty-six Commercial, and while some institutions are doing what is termed a "mixed" business, there are a few whose names indicate a Savings bank, though their business is entirely commercial.

The total banking capital employed is \$56,628,552 04, to which should be added \$21,903,887 38, now standing in surplus and reserve accounts.

As usual, the National banks have submitted their statements, thus enabling this Commission to present a complete report of all the banking institutions of the State, with the exception of a few Private banks, whose owners disclaim any pretensions to a banking business, and decline to report to this Commission.

The report shows ten new Savings banks incorporated and one retired, being a gain of nine; twelve new Commercial banks incorporated, one changed from Savings bank, and four retired, being a gain of nine; two new National banks, and a loss of seven Private banks, being a net gain of thirteen, indicating a gain of a trifle over one new bank for each month in the year.

The comparative statements herewith are interesting, but in analyzing the fluctuations of the various items of "resources and liabilities," it is difficult, if not impossible, to correctly discover the true causes of the many changes. An increase in "due depositors" naturally indicates prosperity, increase in population or in the producing and accumulating power of the masses; but, on the other hand, it may be largely the result of want of enterprise and a miserly spirit pervading the community. Funds may be placed on deposit where safety is assured, and the depositor relieved of all care, to earn small returns; whereas they might, by investments requiring foresight, public spirit, and enterprise, yield larger incomes and develop the commonwealth, though

requiring from the owners attention, labor, and greater risk. A decline in "money on hand" may indicate heavy exports, or that funds have been sent elsewhere, local affairs not offering commensurate inducements, or it may be caused by an active demand for money incident to brisk trade and prosperous times. Thus, most of the various changes are susceptible to different explanations, owing to the numberless causes producing but one of two effects, either increase or decrease. There is, however, one lamentable fact in our financial system, unmistakably evident, and liable at times to cause most serious demoralization, and possibly, with other unfortunate circumstances, to bring about a money panic. This is the annual withdrawal of millions of dollars from the ordinary financial channels for the payment of taxes in December of each year. This period, when there are, say, twelve millions of dollars hoarded in the State and county depositories, becomes a time of anxiety to bankers and general discomfort throughout the State, and some remedy should be found. If taxes were payable quarterly, or even monthly, the burden would fall lightly upon taxpayers, and between each payment these funds would naturally drift back to the people, whence they came, and the consequent circulation would prevent any such annual congestion as now afflicts us. Another method might be to yield the entire treasury department of the State and counties to the banks under certain restrictions, thus avoiding expense, rendering losses impossible, and, above all things, keeping the immense volume of tax money in the regular commercial channels where it belongs. The subject is one of interest to all and worthy of the attention of our wisest law makers.

STATE BANKING SYSTEM.

Nearly all the new banking enterprises have obtained their authority from the State, in preference to adopting the national system, evidencing that for general business in California, the State laws are preferable to those of the Federal Government; but there exists between the two systems the most friendly relations, and the advocates of either gladly adopt the best features of both.

PRIVATE BANKS.

Private banks are decreasing, either retiring from business or incorporating under State laws.

The unfortunate failure of Belloc & Co., private bankers, last March, brought some censure to this Board, by those ignorant of the law, which does not permit official examinations of Private banks. While the law renders this Board powerless to act in such cases, it is always willing to examine any Private bank desiring its services, for the reason that such action could only assist the entire banking system of the State, for whose welfare this Board is created.

GENERAL CONDITION.

The general condition of the banks under the jurisdiction of this Commission is most excellent, and there are at present few institutions whose management is subject to criticism, or whose business does not

yield proper returns to those interested. There have been but two failures during the year, one State bank and one Private bank.

The unhealthy effects of the real estate inflation have been nearly overcome, and it is a most remarkable experience that the short period of three years should revive general prosperity, after the undue land excitement had so banefully affected all interests.

This splendid condition is due mainly to the wonderfully recuperative powers of our State, largely aided by those bankers whose conservative ideas prevailed, and who foresaw disastrous results in time to prepare for a crisis, which by this very preparation was avoided.

In the few instances where circumstances demanded action on the part of the Commissioners, they have deemed it preferable to act the part of healer, rather than that of executioner, and with the aid of those interested have corrected abuses and inaugurated new methods, thus avoiding possible losses to depositors and the attendant misfortunes incident to enforced retirement.

CASH CAPITAL.

In previous reports many suggestions have been made regarding defects in the banking laws, and some of these expressions have taken the form of amendments, so that the present law is, in the main, quite satisfactory; but there now appears to be a necessity for some action in regard to the legal requirements of capital to be paid up.

The term "bank" should be a synonym for financial strength, and the elements of this are ample capital; together with integrity and ability on the part of the management.

While the law is perhaps powerless to provide the integrity and ability, it should insist upon requisite capital, and it is suggested that a statute be enacted fixing the minimum amount of cash capital required before any corporation, person, or association can engage in the banking business, the amount to vary with localities.

If in large cities at least \$100,000 cash capital were required, and in smaller communities smaller amounts, but in no case less than say \$25,000, it would prevent undertakings that were not strictly legitimate and seeking the public confidence in good faith.

The same statute should forbid the use of the word "bank," or any equivalent term, by corporations, persons, or associations not having the required cash capital, or not doing a legitimate banking business; and especially should the law prohibit the publication or the announcement to the public, by advertisement or in any form whatever, of a larger amount of capital stock than the actual amount paid up in cash, or of reserves in excess of existing amounts.

Licenses to conduct the business of banking have been demanded and received under the law, the Commissioners being powerless to refuse them, where the amount of capital stock paid up was merely nominal, in fact, infinitesimal, and these concerns most loudly proclaim their authorized capital.

It is also observed that the name "bank," with more or less elaboration, is occasionally used by pawnbrokers and others having no claim to the title.

Some banks, under the authorized name of Savings banks, are doing

an exclusively commercial business; and as there is a distinct legal and business difference between these two classes of banks, the practice should be discontinued, as it causes more or less misapprehension.

There is no occasion to criticise the action of established banks that have ample capital, although their authorized capital is in excess of amounts actually paid up, for the incorporation for a larger amount of capital than is required upon organization is a reasonable allowance for the growth of business, and affords proper facilities for enlargement, both as to funds and shareholders, whenever the success of the undertaking warrants expansion.

COUNTY FUNDS.

The following letter from the Honorable Attorney-General to this Commission will be of interest to those banks holding county funds:

I beg to say that County Treasurers cannot make general deposits in banks of county funds, but Section 87, of County Government Act, does not prohibit them from making special deposits for the safe-keeping of such funds, the County Treasurers to be liable therefor on their official bonds. I think, if any such general deposits have been made, being contrary to law, and you are advised that such moneys are county funds, they should not be reported as assets of the banks. The banks are bound to know the law as well as the County Treasurers. (Section 17, Article XI, of the Constitution.)

BANKERS' CONVENTION.

It has been suggested that a Convention of California bankers would be a pleasant and profitable meeting, and an organization thus formed to meet annually would certainly result in general good to the banking interests of the State.

An association of California bankers, besides disseminating valuable information arising from the discussion of important financial questions, would wield an influence of great value in the expression of a solidified opinion upon national topics wherein our State is more or less directly interested.

BANKS IN LIQUIDATION.

The Marysville Savings Bank has paid its depositors in full, and has a surplus of \$18,000, in real estate and cash, the disposition of which is to be determined by a conference of those interested.

The Masonic Savings and Loan Bank still owes its depositors \$66,000, after having paid 95 per cent. To meet this balance, it has real estate valued at \$23,000, and \$10,981 in cash, amounting to \$33,981, leaving an apparent deficit of about \$32,000. Besides this there is a large claim before Congress, and in view of the fact that the present management is doing all that can be done in the premises, at a minimum expense, the time for closing the concern has been extended another year.

The Odd Fellows Savings Bank has paid 85 per cent of its deposits, and there is still due on this account \$342,950, against which they hold real estate and cash to the amount of \$142,000. The litigation between the depositors and stockholders, now in the United States Supreme Court, prevents final settlement, and extension of time for closing is unavoidable.

The Pomona Bank was examined by the Commissioners in June, 1889, and formal objections were then filed, to which the bank responded,

promising full compliance therewith. The following August the bank suspended, and an agreement was then made with the creditors evidencing entire confidence, on their part, in the assurances of the owners, that all liabilities would be paid in full. The amount now owing is \$69,438 79, against which there are \$98,900 39, notes and real estate, so it is to be hoped that within a year the business will be concluded to the entire satisfaction of all concerned.

CHANGES DURING THE YEAR.

The following changes have occurred during the last fiscal year:

NEW STATE BANKS.

Savings.

1. Mutual Savings Bank	San Francisco.
2. State Dime Savings Bank	San Francisco.
3. Alameda Savings Bank	Alameda.
4. Eureka Home Savings Bank	Eureka.
5. Savings Bank of Humboldt County	Eureka.
6. Main Street Savings Bank and Trust Company	Los Angeles.
7. Northern California Bank of Savings	Marysville.
8. Orange County Savings, Loan, and Trust Company	Santa Ana.
9. Savings Bank of San Bernardino	San Bernardino.
10. California Savings Bank	San Diego.

Commercial.

1. Mercantile Bank	San Francisco.
2. City Bank	Los Angeles.
3. Commercial Bank	Los Gatos.
4. Citizens Bank	Ontario.
5. Bank of Santa Maria	Santa Maria.
6. Exchange Bank	Santa Rosa.
7. Bank of Madera	Madera.
8. Bank of San Miguel	San Miguel.
9. Bank of Eureka	Eureka.
10. Fallbrook Bank	West Fallbrook.
11. The William Hill Company	Petaluma.
12. Jas. H. Goodman & Co. Bank	Napa.

NEW NATIONAL BANKS.

1. National Bank of California	Los Angeles.
2. First National Bank of Santa Paula	Santa Paula.

NEW PRIVATE BANKS.

1. Broadway Bank	Los Angeles.
------------------------	--------------

Total number of new banks reporting to the Commission, 25.

STATE BANKS RETIRED.

1. Bank of Elsinore, by consolidation with the Exchange Bank of Elsinore.
2. The Bank of Santa Paula, by change to National Bank.
3. Market Street Bank, San Francisco, by retirement.
4. Pomona Bank, Pomona, by liquidation.

PRIVATE BANKS RETIRED.

1. Fallbrook Banking Company, by incorporation.
2. William Hill & Sons, Petaluma, by incorporation.
3. James H. Goodman & Co., Napa, by incorporation.
4. Belloc Freres, San Francisco, by suspension.
5. Ricker, Mason & Lindley, Whittier, by retirement.
6. Childress Safe Deposit Bank, Los Angeles, by incorporation.
7. Bank of E. Austin, San Miguel, by incorporation.
8. Bank of Santa Maria, by incorporation.

CHANGES FROM PRIVATE TO STATE BANKS.

1. Fallbrook Bank.
2. The William Hill Company.
3. James H. Goodman & Co.
4. Childress Safe Deposit Bank.
5. Bank of E. Austin.
6. Bank of Santa Maria.

CHANGES FROM STATE TO NATIONAL.

1. The First National Bank of Santa Paula.

INCORPORATIONS AMENDED AND NAMES CHANGED.

1. California State Bank, National City, to the California State Savings Bank, and removed to Monterey.
2. Vallejo Savings and Commercial Bank to the Vallejo Commercial Bank.
3. U. M. Gordon & Co. succeeded by A. P. Hotaling & Co., San Rafael.
4. E. L. Benedict succeeded by G. W. Penter, Bodie.

FAILURES.

1. Pomona Bank (State).
2. Belloc Freres (Private).

NOTES.

Bank of Lompoc licensed to commence business July 1, 1890.

Respectfully submitted.

A. W. POTTS,
A. GERBERDING,
W. H. KNIGHT,
Bank Commissioners.

COMPARATIVE STATEMENTS.

SAVINGS BANKS.

	28 Banks, July 1, 1889.	32 Banks, January 1, 1890.	37 Banks, July 1, 1890.	Increase During Year.	Decrease During Year.
<i>Resources.</i>					
Bank premises.....	\$1,223,300 37	\$1,277,440 82	\$1,468,323 22	\$245,022 85	\$402,107 21
Other real estate.....	1,038,448 27	17,702,008 16	570,341 06	-----	212,681 95
Invested in bonds and stocks.....	17,246,564 22	17,259,761 49	17,093,872 47	-----	-----
Loans on real estate.....	64,332,572 03	70,207,571 97	75,988,323 58	11,665,751 55	-----
Loans on bonds and stocks.....	7,001,812 65	7,860,831 20	8,402,538 27	1,400,725 62	-----
Loans on other securities.....	54,704 43	287,475 47	191,485 54	136,781 11	-----
Loans on personal security.....	204,008 08	273,347 93	376,447 00	112,438 92	-----
Money on hand.....	2,828,457 36	2,835,287 00	2,595,729 45	-----	232,727 91
Due from banks and bankers.....	1,730,703 83	1,827,620 69	2,166,162 15	435,458 29	-----
Other assets.....	312,115 61	479,971 42	282,949 62	-----	29,165 99
Totals.....	\$96,032,676 88	\$103,071,296 75	\$109,092,172 36	\$13,993,178 34	\$36,682 85
<i>Liabilities.</i>					
Capital paid up.....	\$5,138,443 33	\$5,321,513 33	\$6,257,493 33	\$1,119,050 00	-----
Reserve fund, profit and loss, etc.....	3,141,327 80	3,306,137 98	3,517,974 94	376,647 64	-----
Due depositors.....	87,101,913 31	93,882,064 01	98,442,007 01	11,340,003 70	-----
Due banks and bankers.....	650,962 94	4,412 15	61,495 44	61,495 44	-----
Other liabilities.....	-----	557,169 28	813,201 64	162,208 70	-----
Totals.....	\$96,032,676 88	\$103,071,296 75	\$109,092,172 36	\$13,059,495 48	-----

COMMERCIAL BANKS.

	117 Banks, July 1, 1889.	120 Banks, January 1, 1890.	125 Banks, July 1, 1890.	Increase During Year.	Decrease During Year.
<i>Resources.</i>					
Bank premises.....	\$2,446,665 48	\$2,526,758 12	\$2,650,407 61	\$203,742 13	
Other real estate.....	2,443,256 85	2,539,313 75	1,948,171 66		\$521,085 19
Invested in bonds and stocks.....	3,549,085 29	2,953,870 91	2,571,789 71		977,295 58
Loans on real estate.....	14,249,974 68	15,109,090 80	14,852,028 05	692,053 37	
Loans on bonds and stocks.....	4,685,185 16	5,262,219 27	5,758,755 98	1,075,570 82	
Loans on other securities.....	2,465,442 94	6,437,840 64	3,354,542 62	868,889 68	
Loans on personal security.....	31,346,855 14	31,872,819 36	33,074,132 29	1,727,277 15	
Money on hand.....	10,854,371 38	9,133,234 79	10,292,880 89		561,490 49
Due from banks and bankers.....	6,287,896 00	7,800,447 67	9,833,538 77	3,545,642 77	
Other assets.....	3,619,675 52	3,183,506 12	3,606,400 89		13,274 63
Totals.....	\$81,974,408 44	\$86,819,101 43	\$87,922,448 47	\$8,021,185 92	\$2,073,145 89
<i>Liabilities.</i>					
Capital paid up.....	\$23,178,448 88	\$24,024,426 00	\$25,448,633 00	\$2,270,184 12	
Reserve fund, profit and loss, etc.....	13,161,652 14	14,339,793 18	14,501,202 41	1,339,560 27	
Due depositors.....	40,462,081 65	42,207,918 52	42,331,182 11	1,869,100 46	
Due banks and bankers.....	4,673,092 84	5,556,344 76	4,880,032 43	207,839 59	
Other liabilities.....	490,132 93	690,618 97	760,498 52	261,365 59	
Totals.....	\$81,974,408 44	\$86,819,101 43	\$87,922,448 47	\$5,948,040 63	

FOREIGN BANKS.

	5 Banks, July 1, 1889.	5 Banks, January 1, 1890.	5 Banks, July 1, 1890.	Increase During Year.	Decrease During Year.
<i>Resources.</i>					
Bank premises.....	\$156,931 06	\$155,713 99	\$158,842 82	\$1,911 56	
Other real estate.....	61,903 00	61,849 25	15,777 25		\$46,125 75
Invested in bonds and stocks.....	277,982 50	86,830 00	79,820 00		198,162 50
Loans on real estate.....	702,665 25	721,701 72	696,787 85		5,877 40
Loans on bonds and stocks.....	2,115,364 90	1,988,191 52	1,805,251 30		310,133 60
Loans on other securities.....	2,925,729 30	3,625,932 15	2,517,739 25		406,980 05
Loans on personal security.....	10,134,445 88	10,607,913 50	10,610,488 94	476,643 06	
Money on hand.....	5,223,186 40	4,077,679 70	4,610,468 69		612,727 71

Due from banks and bankers	2,230,488 60	2,382,488 55	1,413,043 04	826,445 56
Other assets	2,787,257 22	2,488,523 52	1,561,538 78	1,225,718 44
Totals	\$26,622,954 11	\$26,196,843 90	\$25,469,787 92	\$3,631,121 01
<i>Liabilities.</i>				
Due head office	\$14,382,146 83	\$16,706,168 00	\$13,360,876 69	\$1,021,270 14
Reserve fund, etc.	206,182 22	245,832 30	229,200 24	
Due depositors	10,148,778 66	7,704,389 77	8,383,806 62	1,764,972 04
Due banks and bankers	1,763,645 21	1,346,111 13	1,345,176 30	418,368 91
Other liabilities	122,301 19	194,342 70	150,728 07	28,426 88
Totals	\$26,622,954 11	\$26,196,843 90	\$25,469,787 92	\$3,204,611 09

PRIVATE BANKS.

	34 Banks, July 1, 1889.	30 Banks, January 1, 1890.	27 Banks, July 1, 1890.	Increase During Year.	Decrease During Year.
<i>Resources.</i>					
Bank premises*	\$895,119 73	\$819,740 65	\$761,856 16		\$133,263 57
Invested in bonds and stocks	675,437 68	580,976 35	528,688 98		146,748 70
Loans on real estate	1,417,948 56	1,295,549 84	1,181,210 27		236,738 29
Loans on bonds and stocks	140,763 36	121,131 79	253,765 56		
Loans on other securities	503,758 35	415,011 10	227,151 31	\$113,002 20	276,607 04
Loans on personal security	5,011,216 73	4,826,964 38	3,744,051 00		1,267,165 73
Money on hand	1,443,784 49	1,550,733 88	1,512,216 87	68,432 38	
Due from banks and bankers	373,842 21	390,436 98	311,824 37		62,017 84
Other assets	318,776 49	305,291 28	228,593 99		90,182 50
Totals	\$10,780,647 60	\$10,305,856 20	\$8,749,358 51	\$181,434 58	\$2,212,723 67
<i>Liabilities.</i>					
Capital paid up	\$4,105,032 66	\$3,708,244 98	\$3,136,549 02		\$868,483 64
Reserve fund, profit and loss, etc.	639,785 23	686,532 79	515,217 02		124,568 21
Due depositors	5,253,245 10	4,856,823 37	4,406,734 08		846,511 02
Due banks and bankers	516,586 62	851,944 03	605,651 34	\$89,064 82	
Other liabilities	265,998 06	202,311 03	85,207 05		180,791 04
Totals	\$10,780,647 60	\$10,305,856 20	\$8,749,358 51	\$89,064 82	\$2,120,353 91

* Including real estate by purchase.

TOTALS SAVINGS, COMMERCIAL, FOREIGN, AND PRIVATE BANKS.

	184 Banks, July 1, 1889.	187 Banks, January 1, 1890.	105 Banks, July 1, 1890.	Increase During Year.	Decrease During Year.
<i>Resources.</i>					
Bank premises	\$4,722,016 64	\$4,779,653 58	\$5,039,429 81	\$317,413 17	\$1,029,318 15
Other real estate	3,569,608 12	3,303,171 16	2,640,289 97	-----	1,534,888 53
Invested in bonds and stocks	21,749,059 69	20,881,438 75	20,214,171 16	-----	-----
Loans on real estate	80,703,160 52	87,333,914 33	92,728,349 75	12,025,189 23	-----
Loans on bonds and stocks	13,943,126 07	15,232,373 78	16,220,291 11	2,277,165 04	-----
Loans on other securities	5,947,635 02	10,766,279 36	6,270,778 72	323,143 70	-----
Loans on personal security	46,756,625 83	47,581,045 17	47,805,119 23	1,048,593 40	-----
Money on hand	20,349,759 63	17,656,915 97	19,011,285 90	-----	1,388,513 73
Due from banks and bankers	10,631,930 67	12,401,013 84	13,724,568 33	3,062,637 66	-----
Other assets	7,937,824 84	6,457,292 34	5,679,483 28	-----	1,358,341 56
Totals	\$215,410,687 03	\$226,393,098 28	\$229,233,767 26	\$19,084,142 20	\$5,261,061 97
<i>Liabilities.</i>					
Capital paid up	\$46,804,071 70	\$49,700,352 31	\$48,203,552 04	\$1,399,480 34	-----
Reserve fund, profit and loss, etc.	17,148,946 89	18,578,296 25	18,763,594 61	1,614,647 72	-----
Due depositors	142,966,018 72	148,651,195 67	153,563,729 82	10,597,711 10	-----
Due banks and bankers	6,953,224 57	7,758,812 07	6,803,255 51	-----	\$59,969 06
Other liabilities	1,538,425 15	1,644,441 98	1,809,635 28	271,210 13	-----
Totals	\$215,410,687 03	\$226,393,098 28	\$229,233,767 26	\$13,883,049 29	\$59,969 06

NATIONAL BANKS.

	35 Banks, July 1, 1889.	37 Banks, July 1, 1890.	Increase During Year.	Decrease During Year.
<i>Resources.</i>				
Bank premises	\$1,106,146 46	\$1,232,636 61	\$126,550 15	
Other real estate	111,780 71	211,997 55	100,216 84	
Invested in bonds and stocks*	2,751,977 41	2,392,725 79		\$359,251 62
Loans on bonds and stocks	2,628,371 94	3,302,333 03	674,561 09	
Loans on other securities	892,540 03	1,590,489 44	697,949 41	
Loans on personal security	16,040 320 10	14,790,374 14		1,269,945 96
Money on hand	4,195,794 02	4,347,728 63	151,934 61	
Due from banks and bankers†	3,120,269 39	3,480,038 28	359,768 89	
Other assets	254,085 32	770,618 14	536,532 82	
Totals	\$31,101,285 38	\$32,119,601 61	\$2,647,513 81	\$1,629,197 58
<i>Liabilities.</i>				
Capital paid up	\$8,050,000 00	\$8,425,000 00	\$375,000 00	
Reserve fund, etc.	2,876,989 46	3,140,292 77	263,303 31	
Due depositors	17,485,757 91	17,665,801 79	180,043 88	
Due banks and bankers	1,401,610 34	1,580,712 22	179,101 88	
Other liabilities†	1,286,927 67	1,307,794 83	20,867 16	
Totals	\$31,101,285 38	\$32,119,601 61	\$1,018,316 23	

* Including premium on bonds.

† Including redemption fund with U. S. Treasurer.

‡ Including notes outstanding.

TOTAL, INCLUDING NATIONAL BANKS.

	201 Banks, July 1, 1888.	219 Banks, July 1, 1889.	232 Banks, July 1, 1890.	Increase During Year.	Decrease During Year.
<i>Resources.</i>					
Bank premises	\$4,822,984 56	\$5,828,165 10	\$6,272,120 42	\$443,963 32	\$929,101 31
Other real estate	2,703,941 65	3,681,388 83	2,752,287 52		1,894,140 15
Invested in bonds and stocks	27,820,337 07	24,501,037 10	22,606,896 95		
Loans on real estate	69,055,549 39	80,703,180 52	92,728,349 75	12,025,169 23	
Loans on bonds and stocks	18,265,321 95	16,571,498 01	19,523,224 14	2,951,726 13	
Loans on other securities	8,008,477 67	6,840,175 05	7,861,268 16	1,021,093 11	
Loans on personal security	62,849,209 70	62,816,845 93	62,595,403 37		221,352 56
Money on hand	23,964,046 52	24,545,693 65	23,359,014 53		1,186,579 12
Due from banks and bankers	13,267,688 97	13,752,200 06	17,204,606 61	3,452,406 55	
Other assets	6,019,669 07	7,271,910 16	6,450,101 42		821,808 74
Totals	\$236,297,226 64	\$246,511,972 41	\$261,353,368 87	\$19,804,378 34	\$5,052,981 88
<i>Liabilities.</i>					
Capital paid up	\$55,983,873 17	\$54,854,071 70	\$56,628,552 04	\$1,774,480 34	
Reserve fund, etc.	18,349,137 18	20,025,936 35	21,903,887 38	1,877,951 03	
Due depositors	151,151,527 66	160,451,776 63	171,229,531 61	10,777,754 98	
Due banks and bankers	7,765,512 33	8,354,834 91	8,473,967 73	119,132 82	
Other liabilities	3,047,176 30	2,825,352 82	3,117,430 11	292,077 29	
Totals	\$236,297,226 64	\$246,511,972 41	\$261,353,368 87	\$14,841,396 46	

RECAPITULATION.

Total net increase of Savings, Commercial, and Foreign banks	\$15,854,369 32
National banks	1,016,316 23
Total decrease of Private banks	\$16,872,685 55
Total increase from July 1, 1889, to July 1, 1890.	2,031,280 09
	\$14,841,396 46

SEMI-ANNUAL REPORTS

OF THE

SAVINGS BANKS OF CALIFORNIA.

[ALPHABETICALLY ARRANGED BY CITIES AND TOWNS.]

REPORTS OF SAVINGS BANKS.

CALIFORNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated June 24, 1873.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

DAVID FARQUHARSON, President.

VERNON CAMPBELL, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$35,000 00	Capital paid in coin.....	\$100,000 00
Miscellaneous bonds and stocks.....	23,000 00	Reserve fund.....	20,000 00
Loans on real estate.....	985,981 74	Profit and loss and contingent fund.....	5,452 18
Loans on stocks, bonds, and warrants.....	5,855 00	Due depositors.....	919,378 55
Money on hand.....	23,092 04	Dividends unpaid.....	22,263 14
Furniture and fixtures.....	200 00	Other liabilities (interest collected in advance).....	11,439 47
Taxes, portion paid for account of next term.....	5,404 56		
Total resources.....	\$1,078,533 34	Total liabilities.....	\$1,078,533 34

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: David Farquharson, 397; Robert F. Bunker, 12; Jos. R. Wilcox, 16; John Bain, 50; John Easton, 18; Jos. F. Forderer, 30; Chas. D. Farquharson, 56; Thomas Downing, 40; James Sullivan, 10; Henry Miller, 27; J. F. Cowdery, 23. Total number of shares held by the Directors is 679 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco.....	\$35,000 00	\$42,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare.....	\$505,390 20	\$1,381,785 00
Fresno.....	385,426 69	1,077,252 00
Kern.....	57,807 50	173,925 00
Shasta.....	10,134 36	22,000 00
Contra Costa.....	7,194 00	18,000 00
San Mateo.....	7,000 00	19,500 00
San Diego.....	5,015 00	15,000 00
Sonoma.....	5,000 00	10,000 00
San Francisco.....	3,013 99	16,000 00
Totals.....	\$985,981 74	\$2,733,462 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
20 Dupont Street widening bonds.....	\$20,000 00	\$23,000 00	\$23,000 00
21 coupons.....	14,700 00		
Totals.....	\$34,700 00	\$23,000 00	\$23,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Assignments of our own term deposit accounts.....	\$23,870 00	\$5,055 00	-----
15 shares of the Stein Irrigation Canal Company.....	750 00	200 00	-----
30 shares of the Omnibus Cable Co.....	1,350 00	600 00	\$2,385 00
Totals.....	\$25,970 00	\$5,855 00	-----

JULY STATEMENT.

Financial Condition of the California Savings and Loan Society of San Francisco, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

DAVID FARQUHARSON, President.

VERNON CAMPBELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$30,000 00	Capital paid in coin.....	\$100,000 00
Miscellaneous bonds and stocks.....	23,000 00	Reserve fund.....	25,000 00
Loans on real estate.....	998,942 39	Profit and loss and contingent fund.....	1,452 18
Loans on stocks, bonds, and warrants.....	5,930 00	Due depositors.....	902,015 85
Money on hand.....	16,566 19	Dividends unpaid.....	23,923 84
Due from banks and bankers.....	75,959 06	Other liabilities (interest collected in advance).....	8,205 77
Furniture and fixtures.....	200 00		
Total resources.....	\$1,150,597 64	Total liabilities.....	\$1,150,597 64

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: David Farquharson, 410; Robert F. Bunker, 12; Joseph R. Wilcox, 16; John Bain, 50; John Easton, 18; Joseph F. Forderer, 30; Charles D. Farquharson, 90; Thomas Downing, 40; James Sullivan, 8; J. F. Cowdery, 23. Total number of shares held by the Directors is 697 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco.....	\$30,000 00	\$36,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare	\$474,635 76	\$1,317,645 00
Fresno	424,277 63	1,130,907 00
Kern	61,100 00	185,025 00
Shasta	10,000 00	22,000 00
Contra Costa	7,194 00	18,000 00
San Mateo	7,000 00	19,500 00
Sonoma	5,000 00	10,000 00
Merced	2,800 00	11,200 00
San Diego	5,015 00	15,000 00
San Francisco	1,920 00	13,000 00
Totals	\$998,942 39	\$2,742,277 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
20 Dupont Street widening bonds	\$20,000 00	\$23,000 00	\$23,000 00
22 coupons	15,400 00		
Totals	\$35,400 00	\$23,000 00	\$23,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Assignments of our own term deposit accounts	\$31,916 00	\$5,730 00	\$31,916 00
40 shares of the Hawaiian Commercial and Sugar Company	4,000 00	200 00	720 00
Totals	\$35,916 00	\$5,930 00	\$32,636 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the California Savings and Loan Society, doing business at San Francisco, County of San Francisco, on the twenty-eighth day of August, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$35,000 00	Capital paid up	\$100,000 00
Invested in stocks, bonds, and warrants	21,500 00	Reserve fund	20,000 00
Loans and discounts	914,325 14	Due depositors	848,308 02
Cash balance	12,436 68	Interest collected	19,785 24
Due from banks and bankers	8,672 47	Rents, exchange, etc.	428 75
Furniture, fixtures, etc.	200 00	Dividends unpaid	1,050 94
Expenses, taxes, etc.	2,057 61	Profit and loss	3,495 41
		Other liabilities	1,123 54
Total resources	\$994,191 90	Total liabilities	\$994,191 90

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$84,883 00	\$168,000 00
Butte	10,000 00	20,000 00
Contra Costa	8,000 00	18,000 00
Los Angeles	227,275 00	454,000 00
Napa	1,000 00	3,000 00
Monterey	6,000 00	15,000 00
San Luis Obispo	43,000 00	86,000 00
San Mateo	1,000 00	3,000 00
Santa Barbara	8,000 00	20,000 00
Santa Clara	77,000 00	150,000 00
Sonoma	6,550 00	13,000 00
San Francisco	1,462,328 56	2,500,000 00
Totals	\$1,935,036 56	\$3,450,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds	\$90,000 00	\$112,500 00	\$113,400 00
6 per cent bonds, Market Street Cable Railroad Company	30,000 00	36,750 00	37,500 00
6 per cent bonds, Southern Pacific Railroad	15,000 00	16,500 00	17,250 00
6 per cent bonds, Southern Pacific Branch Railroad	10,000 00	11,000 00	11,400 00
6 per cent bonds, Northern Railway of California	10,000 00	10,000 00	11,250 00
100 shares Spring Valley Water	10,000 00	9,500 00	9,700 00
Totals	\$165,000 00	\$196,250 00	\$200,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
100 shares Spring Valley Waterworks	\$10,000 00	\$8,000 00	\$9,700 00
100 shares San Francisco Gaslight Co.	10,000 00	1,364 80	5,500 00
200 shares California Electric Light Co.	20,000 00	2,640 13	4,000 00
300 shares Safety Nitro Powder Co.	6,000 00		5,400 00
Totals	\$46,000 00	\$12,004 93	\$24,600 00

JULY STATEMENT.

Financial Condition of the La Société Française D'Epargnes et de Prévoyance Mutuelle of San Francisco, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

E. J. LE BRETON, President.

A. BRAND, Secretary.

Resources.	Amount.	Liabilities.	Amount.
United States bonds.....	\$36,300 00	Capital paid in coin.....	\$200,000 00
Miscellaneous bonds and stocks.....	120,400 00	Reserve fund.....	112,500 00
Loans on real estate.....	1,827,925 13	Profit and loss and contingent fund.....	10,464 31
Loans on stocks, bonds, and warrants.....	241,582 00	Due depositors.....	1,960,737 17
Money on hand.....	10,206 80	Dividends unpaid.....	7,278 09
Due from banks and bankers.....	54,565 64		
Total resources.....	\$2,290,979 57	Total liabilities.....	\$2,290,979 57

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 5,301 shares; the amount paid on each share of stock is from \$25 to \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: E. J. Le Breton, 3,940; M. A. De Laveaga, 300; F. P. Masson, 7; A. Comte, Jr., 14; A. Pissis, 11; P. Fleury, 3; J. C. Sala, 2. Total number of shares held by the Directors is 4,277 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Alameda.....	\$79,100 00
Butte.....	10,000 00
Contra Costa.....	14,000 00
Fresno.....	6,000 00
Kern.....	2,500 00
Los Angeles.....	233,275 00
Monterey.....	6,000 00
Napa.....	1,000 00
San Luis Obispo.....	51,000 00
San Mateo.....	1,000 00
Santa Barbara.....	8,000 00
Santa Clara.....	104,500 00
Sonoma.....	3,750 00
San Francisco.....	1,301,800 13
Tulare.....	6,000 00
Total.....	\$1,827,925 13

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
100 shares Spring Valley Waterworks ...	\$10,000 00	\$9,600 00	\$9,825 00
6 per cent bonds Northern Railway of California	10,000 00	11,100 00	11,100 00
6 per cent bonds Southern Pacific Railroad of California	15,000 00	16,650 00	17,025 00
6 per cent bonds S. P. Branch of Cal.	10,000 00	10,850 00	11,150 00
6 per cent bonds Market Street Cable Railway	30,000 00	36,600 00	36,750 00
6 per cent bonds Omnibus Cable Railway ..	10,000 00	11,600 00	11,850 00
6 per cent bonds Spring Valley Waterworks	20,000 00	24,000 00	24,650 00
4 per cent United States consols	30,000 00	36,300 00	36,450 00
Totals	\$135,000 00	\$156,700 00	\$158,800 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
583 shares Spring Valley Waterworks ...	\$58,300 00	\$46,140 00	\$57,279 00
300 shares Omnibus Cable Company	16,500 00	15,000 00	24,600 00
125 shares Oakland Gaslight Company	12,500 00	3,125 00	4,344 00
100 shares San Francisco Gas Company	10,000 00	4,000 00	5,775 00
1,100 shares California Electric Light Co. .	110,000 00	5,500 00	23,512 00
150 shares London, Paris, and American Bank, limited	12,000 00	12,567 00	18,525 00
6 per cent bonds S. P. R. R. of Arizona ..	5,000 00	5,000 00	5,400 00
8 per cent bonds City of Oakland	21,000 00	21,000 00	23,100 00
6 per cent bonds S. P. R. R. of Arizona ..	6,000 00	5,400 00	6,480 00
6 per cent bonds S. P. Branch R. R. of Cal. .	3,000 00	2,850 00	3,345 00
6 per cent bonds Southern Pacific Railroad of California	39,000 00	36,000 00	44,265 00
6 per cent bonds Northern Railway of Cal. .	30,000 00	30,000 00	33,300 00
6 per cent bonds Omnibus Cable Co.	30,000 00	30,000 00	35,550 00
6 per cent bonds Los Angeles County	27,000 00	25,000 00	28,350 00
Totals	\$380,300 00	\$241,582 00	\$313,825 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the French Savings and Loan Society, doing business at San Francisco, County of San Francisco, on the first day of October, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in stocks, bonds, and warrants	\$208,619 07	Capital paid up	\$200,000 00
Loans and discounts	\$1,940,485 60	Reserve fund	111,205 65
Cash balance	14,738 38	Due depositors	1,833,920 48
Due from banks and bankers	16,489 58	Interest collected	27,197 30
Expenses, taxes, etc.	2,980 11	Dividends unpaid	1,045 88
		Profit and loss	9,943 43
Total resources	\$2,183,312 74	Total liabilities	\$2,183,312 74

STATISTICAL INFORMATION

Supplementary to the report of the La Société Française d'Epargnes et de Prévoyance Mutuelle, on the morning of January 1, 1890.

1. Number of deposit accounts open January 1, 1890	4,495
2. Number of deposit accounts opened during past year	552
3. Number of deposit accounts closed during past year	824
4. Amount deposited during the past year	\$504,277 00
5. Amount withdrawn during the past year	\$857,614 00
6. Amount of dividends or interest to depositors for past year	\$78,963 00
7. Rate per cent per annum of such dividends or interest { Term	5.40 per cent.
Ordinary	4.41 per cent.
8. Amount of dividends to stockholders for past year	\$13,230 00
9. Rate per cent per annum of same on paid up capital	6.61½ per cent.
10. Amount added to reserve fund during past year	\$12,000 00
11. Amount of gross earnings during past year	\$149,717 00
12. Amount of net earnings during past year	\$95,741 00
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Nov. 30, 1889.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

GERMAN SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated February 10, 1868.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

L. GOTTIG, President.

A. H. R. SCHMIDT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$60,000 00	Capital paid in coin	\$600,000 00
Real estate taken for debt..	921 29	Reserve fund	285,000 00
Miscellaneous bonds and stocks	3,125,736 23	Contingent fund	38,287 05
Loans on real estate	15,365,090 78	Due depositors	21,132,120 98
Loans on stocks and bonds..	2,713,250 00		
Money on hand	789,909 73		
Furniture and fixtures	500 00		
Total resources	\$22,055,408 03	Total liabilities	\$22,055,408 03

DETAILS.

The amount of capital stock is \$800,000; amount subscribed is \$800,000; amount paid in coin is \$600,000. The total number of shares of stock issued is 800 shares; the amount paid on each share of stock is \$750.

The names of the Directors, and number of shares of stock held by each, are as follows: L. Gottig, 20; Edw. Kruse, 20; Geo. H. Eggers, 20; O. Schoemann, 15; N. Van Bergen, 12; Charles Meinecke, 8; H. L. Simon, 18; Eugene Meyer, 10; B. A. Becker, 10. Total number of shares held by the Directors is 133 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$921 29	\$5,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$6,375,789 78	\$14,500,000 00
Los Angeles	2,330,020 00	8,328,000 00
Fresno	912,205 00	2,763,000 00
San Bernardino	463,582 00	1,359,000 00
Alameda	589,252 00	1,200,000 00
Colusa	261,395 00	650,000 00
Tehama	226,500 00	510,000 00
Merced	213,000 00	638,000 00
Stanislaus	147,300 00	351,000 00
Sonoma	111,000 00	402,000 00
Contra Costa	92,000 00	283,000 00
Santa Cruz	9,000 00	40,000 00
Santa Barbara	50,000 00	160,000 00
Santa Clara	153,000 00	640,000 00
Lake	10,500 00	53,000 00
Amador	3,500 00	10,000 00
Humboldt	21,000 00	70,000 00
Solano	58,500 00	380,000 00
Monterey	145,000 00	350,000 00
Napa	57,000 00	140,000 00
Orange	57,500 00	244,000 00
Butte	67,500 00	288,000 00
Tulare	82,500 00	205,000 00
Marin	38,400 00	338,000 00
San Luis Obispo	32,500 00	100,000 00
San Joaquin	155,000 00	325,000 00
San Mateo	18,307 00	108,000 00
Mendocino	11,000 00	25,000 00
Lassen	2,000 00	15,000 00
Siskiyou	7,500 00	15,000 00
Kern	17,305 00	58,000 00
Placer	6,500 00	13,000 00
Oregon	1,297,312 00	3,738,000 00
Washington	1,342,223 00	4,761,000 00
Totals	\$15,365,090 78	\$43,060,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Southern Pacific Railroad of California bonds	\$398,000 00	\$388,000 00	\$421,000 00
Northern Railway of California bonds	350,000 00	360,000 00	385,000 00
Miscellaneous county bonds	395,000 00	395,000 00	408,000 00
Miscellaneous city bonds	628,500 00	628,020 00	634,000 00
Miscellaneous cable railway first mortgage bonds	278,000 00	274,350 00	329,000 00
Miscellaneous first mortgage water company bonds	402,000 00	433,566 23	480,000 00
Miscellaneous eastern first mortgage railroad bonds	581,000 00	646,800 00	650,000 00
Totals	\$3,032,500 00	\$3,125,736 23	\$3,307,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States coupon bonds.....	\$4,800 00	\$4,800 00	\$6,000 00
Miscellaneous county bonds.....	208,500 00	180,000 00	225,000 00
San Francisco street cable railroad bonds..	152,000 00	140,100 00	185,000 00
Northern Railroad bonds.....	12,000 00	9,600 00	13,000 00
Southern Pacific Railroad of California bonds.....	649,500 00	520,500 00	753,000 00
Southern Pacific Railroad of Arizona bonds.....	279,000 00	247,900 00	306,000 00
Galveston, Harrisburg, and San Antonio Railroad bonds.....	1,495,000 00	825,000 00	1,350,000 00
Southern Pacific Branch Railroad bonds..	127,000 00	108,000 00	144,000 00
Portland and Vancouver Railroad bonds..	100,000 00	90,000 00	100,000 00
Maricopa and Phoenix Railroad bonds.....	25,000 00	11,500 00	20,000 00
Spring Valley Waterworks first mortgage bonds.....	7,000 00	6,300 00	8,600 00
Oregon Railway and Navigation Co. bonds.....	10,000 00	8,500 00	11,000 00
San Francisco and North Pacific Railroad bonds.....	125,000 00	100,000 00	125,000 00
Portland Water Co. first mortgage bonds..	20,000 00	20,000 00	22,000 00
Spring Valley Waterworks shares (676)..	67,600 00	25,000 00	60,000 00
San Francisco Gaslight shares (900).....	90,000 00	40,050 00	50,000 00
San Francisco street railroad shares (5,900)	590,000 00	204,000 00	300,000 00
Sundry incorporated bank shares (4,100)..	410,000 00	172,000 00	270,000 00
Totals	\$4,372,400 00	\$2,713,250 00	\$3,948,600 00

JULY STATEMENT.

Financial Condition of the German Savings and Loan Society of San Francisco, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

L. GOTTIG, President.

A. H. R. SCHMIDT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$60,000 00	Capital paid in coin	\$1,000,000 00
Real estate taken for debt..	816 89	Reserve fund	310,000 00
Miscellaneous bonds and stocks.....	3,236,622 00	Contingent fund.....	37,537 05
Loans on real estate.....	17,238,177 33	Due depositors	22,452,140 23
Loans on stocks and bonds..	2,610,510 00	State, city, and county taxes assessed, but not yet payable.....	119,909 51
Money on hand	772,960 57		
Furniture and fixtures	500 00		
Total resources.....	\$23,919,586 78	Total liabilities.....	\$23,919,586 79

DETAILS.

The amount of capital stock is \$1,200,000; amount subscribed is \$1,200,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 1,200 shares; the amount paid on each share of stock is \$833 33.

The names of the Directors, and number of shares of stock held by each, are as follows: L. Gottig, 20; Edward Kruse, 23; Geo. H. Eggers, 20; O. Schoemann, 22; Eugene Meyer, 15; Charles Meinecke, 12; B. A. Becker, 12; H. Horstmann, 24; M. Ehrman, 6. Total number of shares held by the Directors is 154 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco.....	\$816 89	\$5,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco.....	\$6,249,135 33	\$14,500,000 00
Los Angeles.....	2,467,162 00	8,701,300 00
Alameda.....	589,330 00	1,200,000 00
Colusa.....	301,400 00	838,000 00
Fresno.....	970,201 00	2,970,400 00
Merced.....	213,000 00	932,500 00
Monterey.....	163,500 00	375,000 00
San Bernardino.....	470,461 00	1,656,200 00
San Joaquin.....	132,200 00	310,000 00
San Luis Obispo.....	236,500 00	550,000 00
Santa Clara.....	200,000 00	848,000 00
Solano.....	115,500 00	335,000 00
Sonoma.....	114,300 00	261,000 00
Stanislaus.....	155,800 00	361,000 00
Tehama.....	226,500 00	598,000 00
Tulare.....	229,088 00	645,000 00
Contra Costa.....	92,000 00	262,000 00
Napa.....	91,850 00	207,500 00
Amador.....	3,500 00	10,000 00
Butte.....	67,500 00	177,500 00
Orange.....	76,750 00	296,900 00
Humboldt.....	51,820 00	181,000 00
Kern.....	29,200 00	78,500 00
Lake.....	10,500 00	52,500 00
Lassen.....	2,000 00	15,000 00
Marin.....	26,900 00	79,000 00
Mendocino.....	11,000 00	25,000 00
Placer.....	6,500 00	16,500 00
Sutter.....	31,000 00	100,000 00
San Mateo.....	15,929 00	75,000 00
Santa Cruz.....	23,000 00	75,000 00
Siskiyou.....	7,500 00	15,000 00
Yolo.....	25,000 00	75,000 00
Santa Barbara.....	50,000 00	150,000 00
Oregon.....	1,950,063 00	6,038,150 00
Washington.....	1,832,088 00	5,385,000 00
Totals.....	\$17,238,177 33	\$48,395,950 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Southern Pacific Railroad of California bonds.....	\$398,000 00	\$388,000 00	\$427,000 00
Northern Railway of California bonds.....	350,000 00	360,000 00	388,000 00
Miscellaneous county bonds.....	205,000 00	205,000 00	216,000 00
Miscellaneous city bonds.....	633,500 00	632,930 00	640,000 00
Miscellaneous cable railway first mortgage bonds.....	428,000 00	417,850 00	480,000 00
Miscellaneous first mortgage water company bonds.....	454,000 00	490,042 00	541,000 00
Miscellaneous first mortgage railroad bonds.....	681,000 00	742,800 00	748,000 00
Totals.....	\$3,149,500 00	\$3,236,622 00	\$3,440,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States coupon bonds.....	\$4,800 00	\$4,800 00	\$5,800 00
Miscellaneous city and county bonds.....	184,000 00	163,000 00	200,000 00
Miscellaneous street cable and motor railway bonds.....	651,000 00	375,460 00	700,000 00
Northern Railroad bonds.....	12,000 00	9,600 00	13,000 00
Southern Pacific Railroad of California bonds.....	568,500 00	483,000 00	645,000 00
Southern Pacific Railroad of Arizona bonds.....	228,000 00	205,500 00	239,000 00
Southern Pacific Branch Railroad bonds.....	128,000 00	111,000 00	142,000 00
Galveston, Harrisburg, and San Antonio Railroad bonds.....	1,095,000 00	625,000 00	985,500 00
San Francisco and North Pacific Railroad bonds.....	125,000 00	100,000 00	125,000 00
Oregon Railway and Navigation Co. bonds.....	10,000 00	9,000 00	11,000 00
Maricopa and Phenix Railroad bonds.....	5,000 00	2,500 00	4,000 00
Spring Valley Waterworks first mortgage bonds.....	20,000 00	19,000 00	24,600 00
Portland Water Co. first mortgage bonds.....	20,000 00	20,000 00	22,000 00
Spring Valley Waterworks shares (1,021).....	102,100 00	47,600 00	100,000 00
San Francisco Gaslight shares (1,300).....	130,000 00	55,050 00	74,500 00
San Francisco street railroad shares (5,900).....	590,000 00	204,000 00	300,000 00
Sundry incorporated bank shares (4,100).....	410,000 00	176,000 00	270,000 00
Totals.....	\$4,283,400 00	\$2,610,510 00	\$3,861,400 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the German Savings and Loan Society, doing business at San Francisco, County of San Francisco, on the fourteenth day of November, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$60,000 00	Capital paid up.....	\$600,000 00
Other real estate.....	1,167 66	Reserve and contingent fund.....	303,427 05
Invested in bonds.....	3,664,728 20	Due depositors.....	20,412,042 50
Loans on real estate.....	14,665,196 31	Interest collected.....	462,070 30
Loans on bonds.....	2,728,850 00	Rents, exchange, etc.....	834 90
Cash balance.....	705,605 10	Other liabilities (mortgage tax).....	70,152 60
Furniture, fixtures, etc.....	500 00		
Expenses, taxes, etc.....	19,571 43		
Other assets.....	2,908 65		
Total resources.....	\$21,848,527 35	Total liabilities.....	\$21,848,527 35

STATISTICAL INFORMATION

Supplementary to the report of the German Savings and Loan Society, on the morning of January 1, 1890.

1. Number of deposit accounts open January 1, 1890	22,600
2. Number of deposit accounts opened during past year	7,627
3. Number of deposit accounts closed during past year	5,618
4. Amount deposited during the past year, including dividends and certificates of deposit	\$13,975,751 16
5. Amount withdrawn during the past year, including certificates of deposit	\$10,995,332 97
6. Amount of dividends or interest to depositors for past year	\$88,765 33
7. Rate per cent per annum of such dividends or interest	(Term 5.10 and 5.40 per cent. Ordinary 4.25 and 4.50 per cent.
8. Amount of dividends to stockholders for past year	\$96,000 00
9. Rate per cent per annum of same on paid up capital	16 per cent.
10. Amount added to reserve fund during past year	\$45,000 00
11. Amount of gross earnings during past year (see printed reports)	\$1,225,686 47
12. Amount of net earnings during past year (see printed reports)	\$960,843 46
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	July 1, 1889.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

HIBERNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated April 12, 1859. Reincorporated August 30, 1864.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

JAMES R. KELLY, President.

ROBERT J. TOBIN, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$200,000 00	Reserve fund	\$1,790,321 26
Lot purchased for contemplated new bank building	262,500 00	Due depositors	24,924,739 55
Real estate taken for debt	60,486 82		
New bank building, expended thus far	8,260 10		
United States bonds	5,428,992 21		
Miscellaneous bonds	1,888,495 18		
Loans on real estate	17,332,300 65		
Loans on bonds	785,000 00		
Money on hand	501,383 50		
Taxes and mortgage taxes for 1889-90, apportioned to ensuing six months	121,389 97		
Interest due by mortgagors and uncollected	27,779 05		
Interest on bonds accrued to January 1, 1890	98,473 33		
Total resources	\$26,715,060 81	Total liabilities	\$26,715,060 81

DETAILS.

This bank has no capital stock. The names of the Directors are as follows: R. J. Tobin, Jas. R. Kelly, Alfred Tobin, Hugh Dimond, J. J. O'Brien, Henry Doyle, Richard M. Tobin, Charles Mayo.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$8,691 59	\$331,246 92
San Francisco	51,795 23	
Lot purchased for contemplated new bank building.....	262,500 00	
New bank building, expended thus far.....	8,260 10	
Totals	\$331,246 92	\$331,246 92

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$705,600 42	\$28,887,167 75
Marin	111,563 61	
Santa Clara	275,000 00	
San Mateo	54,825 00	
Solano	8,461 00	
Sonoma	14,000 00	
Napa	23,439 00	
Yolo	500 00	
San Francisco	16,138,911 62	\$28,887,167 75
Totals	\$17,332,300 65	

AMOUNT INVESTED IN BONDS.

Description or Class of Bonds.	Par Value.	Amount Invested.	Market Value.
United States registered 4 per cent bonds of 1907, 126½	\$5,500,000 00	\$5,428,992 21	\$6,957,500 00
Market Street Cable Railway Company 6 per cent bonds, 124½	1,190,000 00	1,466,197 58	1,481,550 00
Spring Valley Waterworks 4 per cent bonds, 95	416,000 00	422,297 60	395,200 00
Totals	\$7,106,000 00	\$7,317,487 39	\$8,834,250 00

AMOUNT LOANED ON BONDS.

Description or Class of Bonds.	Par Value.	Amount Loaned.	Market Value.
Northern Railway Company of California first mortgage 6 per cent gold bonds, 109½	\$260,000 00	\$250,000 00	\$284,700 00
Spring Valley Waterworks 6 per cent bonds, 123½	350,000 00	350,000 00	432,250 00
Spring Valley Waterworks 4 per cent bonds, 95	160,000 00	100,000 00	152,000 00
Market Street Cable Railway Company 6 per cent bonds, 124½	20,000 00	20,000 00	24,900 00
The Omnibus Cable Company 6 per cent bonds, 120	50,000 00	50,000 00	60,000 00
Ferries and Cliff House Railway Company 6 per cent bonds, 102½	20,000 00	20,000 00	20,500 00
Totals	\$860,000 00	\$785,000 00	\$974,350 00

JULY STATEMENT.

Financial Condition of the Hibernia Savings and Loan Society of San Francisco, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

JAMES R. KELLY, President.

ROBERT J. TOBIN, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$200,000 00	Reserve fund	\$1,848,831 77
Lot purchased for contemplated new bank building	262,500 00	Due depositors	25,227,607 65
Real estate taken for debt	48,748 45	Other liabilities (premium on United States bonds)	119,257 19
New bank building—expended thus far	32,751 63		
United States bonds	5,270,000 00		
Miscellaneous bonds	1,802,718 03		
Loans on real estate	18,888,233 71		
Loans on bonds	150,000 00		
Money on hand	413,637 78		
License	2,651 91		
Interest due by mortgagors and uncollected	33,131 77		
Interest on bonds (accrued to July 1, 1890)	91,323 33		
Total resources	\$27,195,696 61	Total liabilities	\$27,195,696 61

DETAILS.

This bank has no capital stock. The names of the Directors are as follows: R. J. Tobin, James R. Kelly, Alfred Tobin, Hugh Dimond, J. J. O'Brien, Henry Doyle, Richard M. Tobin, and Charles Mayo.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$9,067 84	} \$344,000 08
San Francisco	39,680 61	
Lot purchased in San Francisco for contemplated new bank building	262,500 00	
New bank building—expended thus far	32,751 63	
Totals	\$344,000 08	\$344,000 08

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$723,522 92	} \$31,480,389 52
Marin	99,620 00	
Santa Clara	297,500 00	
San Mateo	100,745 00	
Solano	8,461 00	
Sonoma	15,200 00	
Napa	3,439 00	
Yolo	500 00	
San Francisco	17,639,245 79	
Totals	\$18,888,233 71	\$31,480,389 52

AMOUNT INVESTED IN BONDS.

Description or Class of Bonds.	Par Value.	Amount Invested.	Market Value.
United States registered 4 per cent bonds of 1907, 121 $\frac{1}{2}$ -----	\$5,270,000 00	\$5,150,742 81	\$6,403,050 00
Market Street Cable Railway Co. 6 per cent bonds, 123 -----	1,125,000 00	1,380,535 63	1,383,750 00
Spring Valley Waterworks 4 per cent bonds, 95 -----	416,000 00	422,182 40	395,200 00
Totals -----	\$6,811,000 00	\$6,953,460 84	\$8,182,000 00

AMOUNT LOANED ON BONDS.

Description or Class of Bonds.	Par Value.	Amount Loaned.	Market Value.
Spring Valley Waterworks 6 per cent bonds, 123 -----	\$80,000 00	\$80,000 00	\$98,400 00
Spring Valley Waterworks 4 per cent bonds, 95 -----	135,000 00	50,000 00	128,250 00
Park and Cliff House Railway Co. 6 per cent bonds, 95 -----	30,000 00	20,000 00	28,500 00
Totals -----	\$245,000 00	\$150,000 00	\$255,150 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Hibernia Savings and Loan Society, doing business at San Francisco, County of San Francisco, on the sixteenth day of November, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Lot for proposed new bank building -----	\$262,500 00	Reserve fund -----	\$1,757,350 10
Bank premises -----	200,000 00	Due depositors -----	24,327,353 12
New bank building -----	8,252 10	Interest collected -----	488,634 74
Other real estate -----	52,528 24		
Invested in bonds -----	7,954,109 99		
Loans on real estate -----	16,925,165 06		
Loans on bonds -----	550,000 00		
Cash balance -----	520,950 61		
Expenses -----	26,030 29		
Taxes -----	5,542 16		
Mortgage taxes -----	547 55		
Interest due by mortgagors and uncollected -----	67,711 96		
Total resources -----	\$26,573,337 96	Total liabilities -----	\$26,573,337 96

STATISTICAL INFORMATION

Supplementary to the report of the Hibernia Savings and Loan Society, on the morning of January 1, 1890.

1. Number of deposit accounts open January 1, 1890	38,884
2. Number of deposit accounts opened during past year	11,933
3. Number of deposit accounts closed during past year	9,731
4. Amount deposited during the past year	\$11,044,508 07
5. Amount withdrawn during the past year	\$10,298,267 14
6. Amount of dividends or interest to depositors for past year	\$948,838 61
7. Rate per cent per annum of such dividends or interest—Ordinary	$\frac{4}{4}$ per cent.
10. Amount added to reserve fund during past year	\$77,399 55
11. Amount of gross earnings during past year	\$1,287,197 83
12. Amount of net earnings during past year	\$1,003,188 98

HUMBOLDT SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated November 24, 1869.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

ADOLPH C. WEBER, President.

ERNEST BRAND, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$73,105 89	Capital paid in coin	\$80,000 00
Miscellaneous bonds	627,997 92	Reserve fund	68,000 00
Loans on real estate	2,143,048 74	Due depositors	2,807,458 97
Loans on other securities (passbooks)	78,622 83	Dividends unpaid	4,160 00
Money on hand	19,193 05	Other liabilities (current taxes)	29,122 24
Due from banks and bankers	46,772 78		
Total resources	\$2,988,741 21	Total liabilities	\$2,988,741 21

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$80,000. The total number of shares of stock issued is 100 shares; the amount paid on each share of stock is \$800.

The names of the Directors, and number of shares of stock held by each, are as follows: Adolph C. Weber, 9; H. Luchsinger, 4; W. S. Keyes, 9; W. J. Lowry, 4; A. H. Ryhiner, 5. Total number of shares held by the Directors is 31 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco.....	\$1,528,021 26	} \$5,000,000 00
Alameda.....	122,761 12	
San Joaquin.....	96,887 25	
Santa Clara.....	54,520 00	
Solano.....	125,965 02	
Marin.....	25,632 96	
Stanislaus.....	14,112 00	
Napa.....	25,835 85	
San Mateo.....	25,402 20	
Contra Costa.....	37,136 25	
San Luis Obispo.....	3,100 00	
Sacramento.....	19,275 00	
Santa Cruz.....	5,033 33	
Sonoma.....	22,366 50	
Colusa.....	30,000 00	
Sutter.....	7,000 00	
Totals.....	\$2,143,048 74	\$5,000,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
First mortgage bonds of Spring Valley Waterworks.....	\$30,000 00	\$30,000 00	\$37,200 00
First mortgage bonds of Market Street Cable Railway.....	105,000 00	109,210 42	134,400 00
First mortgage bonds of Southern Pacific Railroad of California.....	125,000 00	125,000 00	145,000 00
First mortgage bonds of S. P. Branch Railroad of California.....	225,000 00	228,500 00	256,500 00
First mortgage bonds of Southern Pacific Railroad of Arizona.....	75,000 00	81,437 50	82,500 00
First mortgage bonds of Northern Railway of California.....	30,000 00	32,850 00	33,900 00
Bonds of State of California.....	1,000 00	1,000 00	1,000 00
Bonds of Mono County, Cal.	20,000 00	20,000 00	20,000 00
Totals.....	\$611,000 00	\$627,997 92	\$710,500 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Passbooks of Humboldt Savings and Loan Society.....	\$78,622 83	\$100,000 00

JULY STATEMENT.

Financial Condition of the Humboldt Savings and Loan Society of San Francisco, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

ADOLPH C. WEBER, President.

ERNEST BRAND, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$73,105 89	Capital paid in coin	\$80,000 00
Miscellaneous bonds and stocks	586,000 00	Reserve fund	70,000 00
Loans on real estate	2,212,156 44	Due depositors	2,829,320 06
Loans on other securities (grain, etc.)	75,722 00	Dividends unpaid	4,157 75
Money on hand	13,985 23	Other liabilities	44,656 07
Due from banks and bankers	67,164 32		
Total resources	\$3,028,133 88	Total liabilities	\$3,028,133 88

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$80,000. The total number of shares of stock issued is 100 shares; the amount paid on each share of stock is \$800.

The names of the Directors, and number of shares of stock held by each, are as follows: Adolph C. Weber, 9; H. Luchsinger, 4; W. S. Keyes, 9; W. J. Lowry, 4; A. H. Ryhiner, 5. Total number of shares held by the Directors is 31 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$1,644,028 59	\$5,000,000 00
Alameda	112,145 94	
San Joaquin	98,266 40	
Santa Clara	48,302 70	
Solano	92,875 85	
Marin	20,887 74	
Stanislaus	8,137 00	
Napa	30,765 25	
San Mateo	25,155 50	
Contra Costa	37,494 32	
San Luis Obispo	3,040 00	
Sacramento	20,000 00	
Santa Cruz	5,000 00	
Sonoma	21,733 40	
Sutter	7,000 00	
Yuba	31,200 00	
Mendocino	6,123 75	
Totals	\$2,212,156 44	\$5,000,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
First mortgage bonds of Spring Valley Waterworks	\$30,000 00	\$30,000 00	\$37,050 00
First mortgage bonds of Market Street Cable Railway Company	60,000 00	60,000 00	73,500 00
First mortgage bonds of Southern Pacific Railroad of California	110,000 00	110,000 00	124,850 00
First mortgage bonds of Southern Pacific Branch Railroad of California	225,000 00	225,000 00	249,750 00
First mortgage bonds of Southern Pacific Railroad of Arizona	110,000 00	110,000 00	115,500 00
First mortgage bonds of Northern Railway of California	30,000 00	30,000 00	32,400 00
Bonds of State of California	1,000 00	1,000 00	1,000 00
Bonds of Mono County, California	20,000 00	20,000 00	20,000 00
Totals	\$586,000 00	\$586,000 00	\$654,050 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Passbooks of Humboldt Savings and Loan Society	\$75,722 00	\$100,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Humboldt Savings and Loan Society, doing business at San Francisco, County of San Francisco, on the thirtieth day of September, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$73,105 89	Capital paid up	\$80,000 00
Invested in stocks, bonds, and warrants	573,224 70	Reserve fund	67,000 00
Loans on real estate	2,183,598 24	Due depositors	2,674,111 27
Cash balance	18,887 65	Interest collected	31,909 52
Due from banks and bankers	45,554 27	Rents, exchange, etc.	1,910 10
Expenses, taxes, etc.	4,988 85	Other liabilities (current taxes)	44,428 71
Total resources	\$2,899,359 60	Total liabilities	\$2,899,359 60

STATISTICAL INFORMATION

Supplementary to the report of the Humboldt Savings and Loan Society, on the morning of January 1, 1890.

1. Number of deposit accounts open.....	3,598
2. Number of deposit accounts opened during past year.....	1,121
3. Number of deposit accounts closed during past year.....	997
4. Amount deposited during the past year.....	\$1,815,233 46
5. Amount withdrawn during the past year.....	\$1,615,279 75
6. Amount of dividends or interest to depositors for past year.....	\$118,401 72
7. Rate per cent per annum of such dividends or interest {Term.....5 and 5½ per cent. Ordinary, 4 and 4½ per cent.	
8. Amount of dividends to stockholders for past year.....	\$8,000 00
9. Rate per cent per annum of same on paid up capital.....	10 per cent.
10. Amount added to reserve fund during past year.....	\$2,000 00
11. Amount of gross earnings during past year.....	\$176,972 92
12. Amount of net earnings during past year.....	\$120,401 72
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger.....	Dec. 31, 1889.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	None.

MUTUAL SAVINGS BANK—SAN FRANCISCO.

[Incorporated November 21, 1889.]

Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

JAMES G. FAIR, President.

JAMES A. THOMPSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$258,541 90	Capital paid in coin.....	\$300,000 00
Loans on stocks and bonds.....	385,000 00	Due depositors.....	433,516 52
Money on hand.....	15,278 98		
Due from banks and bankers.....	63,513 85		
Furniture and fixtures.....	3,867 48		
Expenses.....	7,314 31		
Total resources.....	\$733,516 52	Total liabilities.....	\$733,516 52

DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: James G. Fair, 1,000; James Phelan, 1,065; James Moffitt, 500; John A. Hooper, 500; Edward Barron, 500; C. G. Hooker, 500; S. G. Murphy, 200; Chas. Cadwalader, 100; James D. Phelan, 250. Total number of shares held by the Directors is 4,615 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$32,500 00	\$118,000 00
Butte	80,000 00	135,000 00
Fresno	40,000 00	75,000 00
San Francisco	92,441 90	195,000 00
Santa Cruz	12,000 00	40,000 00
Tulare	1,600 00	5,000 00
Totals	\$258,541 90	\$568,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
First mortgage railroad bonds	\$190,000 00	\$150,000 00	\$190,000 00
Stock of incorporated State banks	112,000 00	135,000 00	275,000 00
Cable railroad bonds	85,000 00	100,000 00	85,000 00
First mortgage water bonds	42,000 00		
Totals	\$429,000 00	\$385,000 00	\$600,000 00

PEOPLE'S HOME SAVINGS BANK—SAN FRANCISCO.

[Incorporated May 14, 1888.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

C. WATERHOUSE, President.

D. S. DORN, Acting Secretary and Cashier.

Resources.	Amount.	Liabilities.	Amount.
United States bonds	\$62,000 00	Capital paid in coin	\$333,333 33
Miscellaneous bonds and stocks	209,155 00	Profit and loss and contingent fund	4,069 64
State warrants	107 00	Due depositors	930,058 62
Loans on real estate	586,394 22	Dividends unpaid	10,422 00
Loans on stocks, bonds, and warrants	171,050 00		
Loans on personal security	700 00		
Money on hand	38,898 40		
Due from banks and bankers	202,911 82		
Furniture and fixtures	6,667 15		
Total resources	\$1,277,883 59	Total liabilities	\$1,277,883 59

DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$333,333 33. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$33 33 $\frac{1}{2}$.

The names of the Directors, and number of shares of stock held by each, are as follows: C. Waterhouse, 300; Isaac Upham, 50; F. V. McDonald, 7,053; D. S. Dorn, 151; F. D. Stadtmüller, 100; O. F. Miner, 30. Total number of shares held by the Directors is 7,684 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$6,250 00	\$15,000 00
Fresno	283,512 50	728,800 00
Kern	10,100 00	37,500 00
Los Angeles	60,500 00	260,000 00
Merced	4,000 00	12,000 00
Monterey	5,000 00	16,500 00
Placer	600 00	2,500 00
San Bernardino	66,881 72	260,750 00
San Diego	89,400 00	268,200 00
Santa Clara	12,550 00	30,000 00
Shasta	11,000 00	39,000 00
Sonoma	3,600 00	11,000 00
Tulare	8,250 00	28,000 00
Arizona	24,750 00	120,000 00
Totals	\$586,394 22	\$1,829,250 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds	\$50,000 00	\$62,000 00	\$63,000 00
Los Angeles City bonds	26,500 00	27,125 00	28,000 00
Union Iron Works bonds	18,000 00	18,330 00	18,500 00
Valley St. Railway, Phoenix, Arizona	40,000 00	40,000 00	45,000 00
Pacific Bank stock	13,500 00	21,600 00	21,600 00
Mohawk Valley Canal Company, Arizona (guaranteed)	82,000 00	84,460 00	90,000 00
Riverside water bonds	18,000 00	17,640 00	19,000 00
Totals	\$248,000 00	\$271,155 00	\$285,100 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Southern Pacific Railroad bonds	\$100,000 00	\$100,000 00	\$101,000 00
San Gabriel Valley Rapid Transit Railway bonds	50,000 00	50,000 00	50,000 00
First National Bank stock, Reno, Nev.	26,000 00	20,000 00	39,000 00
Lincoln Park, Chicago, Ill.	1,000 00	200 00	1,000 00
Giant Powder Company stock	1,000 00	150 00	730 00
Ferries and Cliff House Railroad bond	1,000 00	700 00	1,000 00
Totals	\$179,000 00	\$171,050 00	\$192,730 00

JULY STATEMENT.

Financial Condition of the People's Home Savings Bank of San Francisco, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

COLUMBUS WATERHOUSE, President.

B. O. CARR, Cashier.

Resources.	Amount.	Liabilities.	Amount.
United States bonds.....	\$48,000 00	Capital paid in coin.....	\$333,333 33
Miscellaneous bonds and stocks.....	409,764 77	Reserve fund.....	5,000 00
Loans on real estate.....	605,994 43	Profit and loss and contin- gent fund.....	3,772 51
Loans on stocks, bonds, and warrants.....	262,664 00	Due depositors.....	1,208,277 81
Loans on personal security.....	140 00	Dividends unpaid.....	10,421 00
Money on hand.....	64,247 90	Other liabilities (current taxes assessed, not due).....	4,652 37
Due from banks and bankers.....	168,576 07		
Furniture and fixtures.....	6,069 85		
Total resources.....	\$1,565,457 02	Total liabilities.....	\$1,565,457 02

DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$333,333 33. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$33 33 $\frac{1}{3}$.

The names of the Directors, and number of shares of stock held by each, are as follows: Frank V. McDonald, 6,684; Columbus Waterhouse, 300; F. D. Stadtmüller, 100; Isaac Upham, 50; D. S. Dorn, 151; Joseph Winterburn, 30; O. F. Miner, 30. Total number of shares held by the Directors is 7,345 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$5,000 00	\$15,000 00
Fresno.....	273,012 50	862,280 00
Kern.....	10,100 00	36,000 00
Los Angeles.....	88,500 00	324,000 00
Marin.....	6,000 00	19,725 00
Merced.....	4,000 00	11,313 00
Monterey.....	7,500 00	21,650 00
Placer.....	600 00	3,500 00
San Bernardino.....	47,500 00	116,000 00
San Francisco.....	1,200 00	3,000 00
San Diego.....	86,700 00	371,910 00
San Luis Obispo.....	1,100 00	6,750 00
Santa Clara.....	12,000 00	34,000 00
Shasta.....	11,181 93	31,800 00
Sonoma.....	3,600 00	8,660 00
Tulare.....	23,250 00	69,200 00
Arizona Territory.....	24,750 00	93,800 00
Totals.....	\$605,994 43	\$2,028,588 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds	\$40,000 00	\$48,000 00	\$48,600 00
Los Angeles City bonds, 7 per cent	26,500 00	27,125 00	27,825 00
Pacific Bank stock	42,900 00	68,669 77	69,069 00
Union Iron Works bonds	36,000 00	36,740 00	36,900 00
Riverside water bonds	18,000 00	17,640 00	18,900 00
Maricopa and Phoenix Railroad bonds, Arizona	7,000 00	5,910 00	6,300 00
Valley Street Railroad bonds, 8 per cent, Arizona (guaranteed)	56,000 00	56,000 00	58,800 00
Mohawk Canal and Improvement bonds (guaranteed)	133,000 00	127,680 00	133,000 00
Phoenix Water Company bonds, Arizona (guaranteed)	70,000 00	70,000 00	70,000 00
Totals	\$429,400 00	\$457,764 77	\$469,394 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Southern Pacific Railroad first mortgage bonds	\$100,000 00	\$100,000 00	\$101,000 00
San Gabriel Valley Rapid Transit Railroad bonds (guaranteed)	60,000 00	50,000 00	60,000 00
First National Bank, Reno, Nev., stock	26,000 00	20,000 00	39,000 00
Bancroft-Whitney Co. stock	30,000 00	20,000 00	30,000 00
Cosmopolitan Mutual Building and Loan Association, Oakland, stock	3,000 00	200 00	600 00
Union Loan Association, San Francisco, stock	1,000 00	100 00	250 00
Sherman-Hardenberg Cattle Co. stock, Arizona	33,000 00	19,114 00	33,000 00
Phoenix Water Co. stock and bonds, Arizona	600,000 00	46,000 00	600,000 00
Spring Valley Waterworks stock	5,300 00	3,250 00	5,194 00
First National Bank, Winnemucca, Nev., stock	6,600 00	4,000 00	9,000 00
Totals	\$864,900 00	\$262,664 00	\$878,044 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the People's Home Savings Bank, doing business at San Francisco, County of San Francisco, on the fifth day of February, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in stocks, bonds, and warrants	\$230,855 00	Capital paid up	\$333,333 33
Loans and discounts	774,794 22	Due depositors	980,179 32
Cash balance	13,548 55	Interest collected	7,558 99
Due from banks and bankers	297,907 51	Rents, exchange, etc.	39 70
Furniture, fixtures, etc.	6,667 15	Dividends unpaid	940 00
Expenses, taxes, etc.	2,230 25	Profit and loss	3,951 34
Total resources	\$1,326,002 68	Total liabilities	\$1,326,002 68

STATISTICAL INFORMATION

Supplementary to the report of the People's Home Savings Bank, on the morning of January 1, 1890.

1. Number of deposit accounts open January 1, 1890.....	3,269
2. Number of deposit accounts opened during past year.....	3,130
3. Number of deposit accounts closed during past year.....	1,923
4. Amount deposited during the past year.....	\$2,069,754 92
5. Amount withdrawn during the past year.....	\$1,522,867 56
6. Amount of dividends or interest to depositors for past year.....	\$24,763 20
7. Rate per cent per annum of such dividends or interest.....	(Term 5.22 and 5.52 per cent. Ordinary, 4.35 and 4.60 per cent.
8. Amount of dividends to stockholders for past year.....	\$13,000 00
9. Rate per cent per annum of same on paid up capital.....	6 per cent.
10. Amount added to reserve fund during past year.....	None.
11. Amount of gross earnings during past year.....	\$57,781 79
12. Amount of net earnings during past year.....	\$30,875 39
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger.....	Dec. 31, 1889.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	None.

SAN FRANCISCO SAVINGS UNION.

[Incorporated June 18, 1862.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

ALBERT MILLER, President.

LOVELL WHITE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$100,000 00	Capital paid in coin.....	\$700,000 00
Real estate taken for debt.....	73,493 38	Reserve fund.....	38,873 06
United States bonds.....	663,000 00	Profit and loss and con- tingent fund.....	319,691 38
Miscellaneous bonds, stocks, and warrants.....	1,359,412 33	Due depositors.....	19,824,544 53
Loans on real estate.....	16,411,449 48	Dividends unpaid.....	5,501 90
Loans on stocks, bonds, and warrants.....	1,746,624 25	Other liabilities (balance of sundry accounts in pro- cess of settlement).....	81,696 92
Money on hand.....	437,393 63	State, city, and county taxes (balance undis- bursed).....	12,694 26
Due from banks and bankers.....	190,629 03		
Furniture and fixtures.....	1,000 00		
Total resources.....	\$20,983,002 10	Total liabilities.....	\$20,983,002 10

DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$700,000; amount paid in coin is \$700,000. The total number of shares of stock issued is 2,800 shares; the amount paid on each share of stock is \$250.

The names of the Directors, and number of shares of stock held by each, are as follows: Albert Miller, 120; Geo. W. Beaver, 30; Geo. C. Boardman, 18; Jos. G. Eastland, 60; W. C. B. de Fremery, 35; Thomas Magee, 22; Daniel E. Martin, 66; Charles Pace, 100; E. B. Pond, 37. Total number of shares held by the Directors is 488 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Alameda	\$10,278 53
Colusa and Yolo	25,066 28
Napa and Solano	960 00
San Mateo	37,198 57
Total	\$73,493 38

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco	\$4,946,560 20
Alameda	1,327,538 28
Butte	124,500 00
Colusa	490,035 00
Contra Costa	138,502 00
Fresno	1,173,340 00
Kern	118,409 00
Los Angeles	• 257,682 00
Marin	584,770 00
Mariposa	9,000 00
Mendocino	4,195 00
Merced	478,070 00
Monterey	107,557 00
Napa	49,265 00
Placer	45,000 00
Sacramento	213,449 00
San Bernardino	854,037 00
San Benito	169,225 00
San Diego	315,859 00
San Joaquin	170,202 00
San Luis Obispo	725,798 00
San Mateo	62,475 00
Santa Barbara	351,059 00
Santa Clara	238,215 00
Santa Cruz	2,000 00
Shasta	5,000 00
Siskiyou	47,047 00
Solano	81,164 00
Sonoma	52,000 00
Stanislaus	812,293 00
Sutter	15,000 00
Tehama	450,335 00
Tulare	1,693,275 00
Ventura	132,228 00
Yolo	116,865 00
Yuba	49,500 00
Total	\$16,411,449 48

The loans of this bank on real estate are secured by mortgages made direct to, or which have been assigned to, the corporation, or by deeds of trust, in which the corporation is described as "the party of the third part;" such mortgages, assignments, and deeds of trust being in all cases of record in the respective counties. The names of the Trustees holding these real estate securities are either C. Adolph Low and Alexander Campbell, Sr., or James de Fremery and Alexander Campbell, Sr., or Albert Miller and Alexander Campbell, Sr., or Henry C. Campbell and Thaddeus B. Kent.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent registered consols	\$585,000 00	\$663,000 00	\$737,100 00
Bonds of quasi public and industrial corporations	1,339,967 00	1,357,392 00	1,410,067 00
Warrants of the counties of the State of California	4,000 00	2,020 33	4,000 00
Totals	\$1,928,967 00	\$2,022,412 33	\$2,151,167 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
State, city, and county bonds	\$1,000 00	\$500 00	\$1,000 00
Bonds and promissory notes of quasi public and industrial corporations	1,711,516 25	1,372,166 25	1,699,026 25
Shares of capital stock of industrial corporations	1,016,800 00	373,958 00	768,983 00
Totals	\$2,729,316 25	\$1,746,624 25	\$2,469,009 25

JULY STATEMENT.

Financial Condition of the San Francisco Savings Union, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

ALBERT MILLER, President.

LOVELL WHITE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$100,000 00	Capital paid in coin	\$850,000 00
Real estate taken for debt	77,822 97	Reserve fund	47,320 00
United States bonds	336,000 00	Profit and loss and contingent fund	346,010 98
Miscellaneous bonds, stocks, and warrants	1,392,548 33	Due depositors	20,624,423 80
Loans on real estate	17,299,918 69	Dividends unpaid	4,368 64
Loans on stocks, bonds, and warrants	2,180,044 25	Balance of sundry accounts in process of settlement	49,824 83
Money on hand	288,534 86	State, city, and county taxes (balance undischarged)	118,291 17
Due from banks and bankers	364,370 32		
Furniture and fixtures	1,000 00		
Total resources	\$22,040,239 42	Total liabilities	\$22,040,239 42

DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$850,000; amount paid in coin is \$850,000. The total number of shares of stock issued is 3,400 shares; the amount paid on each share of stock is \$250.

The names of the Directors, and number of shares of stock held by each, are as follows: Albert Miller, 170; George W. Beaver, 40; George C. Boardman, 24; Joseph G. Eastland, 75; W. C. B. de Fremery, 58; Thomas Magee, 28; Daniel E. Martin, 80; Charles Pace, 126; E. B. Pond, 50. Total number of shares held by the Directors is 651 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Alameda	\$10,281 03
Colusa and Yolo	27,750 29
Napa and Solano	2,593 08
San Mateo	37,198 57
Total	\$77,822 97

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco	\$5,128,951 69
Alameda	1,294,486 00
Butte	130,474 00
Colusa	509,367 00
Contra Costa	201,985 00
Fresno	1,238,067 00
Kern	134,978 00
Los Angeles	351,220 00
Marin	586,213 00
Mendocino	4,551 00
Merced	456,257 00
Monterey	109,752 00
Napa	53,588 00
Placer	47,520 00
Sacramento	244,924 00
San Bernardino	820,655 00
San Benito	189,459 00
San Diego	351,441 00
San Joaquin	238,066 00
San Luis Obispo	687,571 00
San Mateo	66,592 00
Santa Barbara	357,611 00
Santa Clara	249,775 00
Santa Cruz	2,075 00
Shasta	5,029 00
Siskiyou	92,555 00
Solano	128,032 00
Sonoma	70,181 00
Stanislaus	959,933 00
Sutter	15,000 00
Tehama	495,938 00
Tulare	1,759,518 00
Ventura	164,525 00
Yolo	100,674 00
Yuba	52,955 00
Total	\$17,299,918 69

The loans of this bank on real estate are secured by mortgages made direct to, or which have been assigned to, the corporation, or by deeds of trust, in which the corporation is described as "the party of the third part;" such mortgages, assignments, and deeds of trust being in all cases of record in the respective counties. The names of the Trustees holding these real estate securities are either C. Adolph Low and Alex. Campbell, Sr., or James de Fremery and Alex. Campbell, Sr., or Albert Miller and Alex. Campbell, Sr., or Henry C. Campbell and Thaddeus B. Kent.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent registered bonds.	\$300,000 00	\$336,000 00	\$366,000 00
Bonds of quasi public and industrial corporations.	1,373,358 00	1,390,528 00	1,417,378 00
Warrants of the counties of the State of California.	4,000 00	2,020 33	4,000 00
Totals	\$1,677,358 00	\$1,728,548 33	\$1,787,378 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
State, city, and county bonds	\$1,000 00	\$500 00	\$1,000 00
Bonds and promissory notes of quasi public and industrial corporations	2,049,516 25	1,436,666 25	2,094,201 25
Shares of capital stock of quasi public and industrial corporations	2,346,000 00	742,878 00	1,640,481 00
Totals	\$4,396,516 25	\$2,180,044 25	\$3,735,682 25

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the San Francisco Savings Union, doing business at San Francisco, County of San Francisco, on the ninth day of November, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$100,000 00	Capital paid up	\$695,000 00
Other real estate	72,679 98	Reserve fund	304,303 31
Invested in stocks, bonds, and warrants	2,161,370 33	Due depositors	19,081,949 61
Loans on real estate	16,288,679 56	Interest collected	506,559 39
Loans on bonds	1,613,898 00	Rents, exchange, etc.	1,182 75
Cash balance	112,348 60	Dividends unpaid	1,485 00
Due from banks and bankers	311,935 62	Other liabilities	110,871 69
Furniture, fixtures, etc.	1,000 00		
Expenses, taxes, etc.	17,942 25		
Other assets	21,497 41		
Total resources	\$20,701,351 75	Total liabilities	\$20,701,351 75

STATISTICAL INFORMATION

Supplementary to the report of the San Francisco Savings Union, on the morning of January 1, 1890.

1. Number of deposit accounts open January 1, 1890	16,536
2. Number of deposit accounts opened during past year	5,727
3. Number of deposit accounts closed during past year	4,126
4. Amount deposited during the past year	\$15,198,286 90
5. Amount withdrawn during the past year	\$11,874,592 85
6. Amount of dividends or interest to depositors for past year	\$797,304 00
7. Rate per cent per annum of such dividends or interest	<div> <div>Term</div> <div>Ordinary</div> </div> <div> 5.25 per cent. 4.37½ per cent. </div>
8. Amount of dividends to stockholders for past year	\$40,500 00
9. Rate per cent per annum of same on paid up capital	6 per cent.
10. Amount added to reserve fund during past year	\$13,722 30
11. Amount of gross earnings during past year	\$1,223,928 76
12. Amount of net earnings during past year	\$942,651 61
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	July 1, 1889.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated July 23, 1857.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

S. C. BIGELOW, President.

CYRUS W. CARMANY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$45,000 00	Capital paid in coin	\$750,000 00
Real estate taken for debt ..	469,563 44	Reserve fund	55,000 00
Miscellaneous bonds and stocks	1,470,002 90	Profit and loss and con- tingent fund	63,823 11
Loans on real estate	1,656,931 51	Due depositors	4,251,623 52
Loans on stocks, bonds, and warrants	1,258,636 75	Dividends unpaid	14,890 00
Money on hand	116,058 98	Other liabilities	289 13
Due from banks and bankers ..	107,572 18		
Furniture and fixtures	500 00		
Other assets	11,360 00		
Total resources	\$5,135,625 76	Total liabilities	\$5,135,625 76

DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$750,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows: S. C. Bigelow, 500; Isaac Hyde, 700; W. A. Aldrich, 1,100; Horace Davis, 500; Arthur A. Smith, 200; A. N. Drown, 210; F. H. Woods, 300; Geo. E. Goodman, 326; E. W. Burr, 1,348. Total number of shares held by the Directors is 5,184 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$170,500 64	\$469,563 44
Alameda	30,225 00	
Contra Costa	255,800 00	
Napa	250 00	
San Mateo	12,787 80	
Totals	\$469,563 44	\$469,563 44

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$922,117 75	\$4,200,000 00
Alameda	117,505 94	
San Mateo	27,437 39	
Tulare	10,003 33	
Napa	28,000 00	
San Diego	25,005 00	
Solano	2,500 00	
Los Angeles	164,347 68	
Contra Costa	32,648 68	
Merced	60,000 00	
Santa Barbara	38,300 00	
Santa Clara	35,750 00	
Marin	24,205 21	
San Joaquin	34,500 00	
Stanislaus	21,002 52	
Butte	12,500 00	
Mendocino	18,500 00	
Sonoma	26,000 00	
Fresno	9,028 00	
Mariposa	7,000 00	
Ventura	24,000 00	
Orange	16,580 01	
Totals	\$1,656,931 51	\$4,200,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bonds of the cities and counties of California	\$299,775 00	\$303,136 02	\$313,348 00
Bonds of Spring Valley Waterworks, Pacific Rolling Mills, Contra Costa Waterworks, etc.	945,798 05	960,129 82	986,485 00
Stocks of solvent incorporated companies	231,000 00	206,737 06	234,625 00
Totals	\$1,476,573 05	\$1,470,002 90	\$1,534,458 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Gas and water bonds and stocks.....	\$627,050 00	\$300,070 00	\$485,335 00
Bonds of the cities and counties of California.....	19,500 00	17,177 79	20,324 00
Railroad bonds and stocks.....	320,900 00	211,400 00	320,080 00
Bonds and stocks and evidences of indebtedness of various solvent industrial corporations.....	950,380 00	729,988 96	973,706 00
Totals.....	\$1,917,830 00	\$1,258,636 75	\$1,799,445 00

JULY STATEMENT.

Financial Condition of the Savings and Loan Society of San Francisco, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

S. C. BIGELOW, President.

CYRUS W. CARMANY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$180,000 00	Capital paid in coin.....	\$750,000 00
Real estate taken for debt.....	364,775 00	Reserve fund.....	75,000 00
Miscellaneous bonds and stocks.....	1,524,722 78	Profit and loss and contingent fund.....	51,699 61
Loans on real estate.....	1,672,278 44	Due depositors.....	4,486,672 71
Loans on stocks, bonds, and warrants.....	1,276,506 76	Dividends unpaid.....	12,335 00
Money on hand.....	241,860 19	Other liabilities.....	713 94
Due from banks and bankers.....	106,588 09		
Furniture and fixtures.....	500 00		
Other assets.....	9,190 00		
Total resources.....	\$5,376,421 26	Total liabilities.....	\$5,376,421 26

DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$750,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows: Samuel C. Bigelow, 500; Isaac Hyde, 700; W. A. Aldrich, 1,100; Horace Davis, 500; Arthur A. Smith, 200; A. N. Drown, 210; F. H. Woods, 300; George E. Goodman, 326; E. W. Burr, 1,348. Total number of shares held by the Directors is 5,184 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco.....	\$78,500 00	\$364,775 00
Alameda.....	30,225 00	
Contra Costa.....	255,800 00	
Napa.....	250 00	
Totals.....	\$364,775 00	\$364,775 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$925,046 05	\$4,200,000 00
Alameda	124,696 46	
Butte	12,500 00	
Contra Costa	31,630 77	
Fresno	14,001 20	
Kern	7,200 00	
Los Angeles	149,505 00	
Marin	18,839 50	
Mendocino	18,500 00	
Mariposa	7,000 00	
Merced	60,000 00	
Napa	28,000 00	
Orange	16,480 01	
San Diego	10,002 00	
San Joaquin	34,500 00	
San Mateo	51,750 00	
Santa Barbara	36,300 00	
Santa Clara	35,750 00	
Solano	2,500 00	
Sonoma	26,000 00	
Stanislaus	21,002 52	
Tulare	13,074 93	
Ventura	28,000 00	
Totals	\$1,672,278 44	\$4,200,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bonds of the cities and counties of California	\$288,775 00	\$288,275 00	\$295,000 00
Bonds of Spring Valley Waterworks, Pacific Rolling Mills, Contra Costa Waterworks, etc.	1,015,535 18	1,027,321 78	1,043,000 00
Stocks of solvent incorporated companies	245,500 00	209,126 00	224,000 00
Totals	\$1,549,810 18	\$1,524,722 78	\$1,562,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Gas and water bonds and stocks	\$584,650 00	\$281,097 40	\$460,000 00
Bonds of the cities and counties of California	23,000 00	20,525 00	24,000 00
Railroad bonds and stocks	540,600 00	362,045 00	557,000 00
Bonds and stocks and evidences of indebtedness of various solvent industrial corporations	804,680 00	612,839 36	755,000 00
Totals	\$1,952,930 00	\$1,276,506 76	\$1,796,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Savings and Loan Society, doing business at San Francisco, County of San Francisco, on the eighteenth day of December, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$561,541 24	Capital paid up	\$750,000 00
Invested in stocks, bonds, and warrants	1,467,228 57	Reserve fund	36,020 00
Loans and discounts	2,774,631 24	Due depositors	4,052,982 76
Cash balance	67,959 72	Interest collected	83,205 08
Due from banks and bankers	86,197 18	Profit and loss	51,483 92
Furniture, fixtures, etc.	500 00	Other liabilities	5,349 11
Expenses, taxes, etc.	20,982 92		
Total resources	\$4,979,040 87	Total liabilities	\$4,979,040 87

STATISTICAL INFORMATION

Supplementary to the report of the Savings and Loan Society, on the morning of January 1, 1890.

1. Number of deposit accounts open January 1, 1890	4,246
2. Number of deposit accounts opened during the past year	990
3. Number of deposit accounts closed during the past year	912
4. Amount deposited during the past year	\$2,138,795 61
5. Amount withdrawn during the past year	\$1,830,976 02
6. Amount of dividends or interest to depositors for past year	\$188,519 36
7. Rate per cent per annum of such dividends or interest—Ordinary, July 1, 4.80 per cent; January 1, 5.10 per cent; average	4.95 per cent.
8. Amount of dividends to stockholders for past year	\$62,500 00
9. Rate per cent per annum of same on paid up capital	8½ per cent.
10. Amount added to reserve fund during past year	\$32,780 00
11. Amount of gross earnings during past year	\$369,697 44
12. Amount of net earnings during past year	\$318,629 73

SECURITY SAVINGS BANK—SAN FRANCISCO.

[Incorporated March 2, 1871.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

WINFIELD S. JONES, Vice-President.

S. L. ABBOT, JR., Secretary.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks	\$100,500 00	Capital paid in coin	\$150,000 00
County warrants	10,583 35	Due depositors	2,399,547 09
Loans on real estate	1,751,619 74	Other liabilities	139,516 02
Loans on stocks, bonds, and warrants	641,915 00		
Loans on other securities (grain, etc.)	100,000 00		
Money on hand	18,707 32		
Due from banks and bankers	65,520 70		
Furniture and fixtures	150 00		
Other assets	67 00		
Total resources	\$2,689,063 11	Total liabilities	\$2,689,063 11

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$159,000. The total number of shares of stock issued is 1,200 shares; the amount paid on each share of stock is \$125.

The names of the Directors, and number of shares of stock held by each, are as follows: William Alvord, 30; William Babcock, 20; Adam Grant, 20; S. L. Jones, 65; W. S. Jones, 40; A. K. P. Harmon, 10; Jerome Lincoln, 80; D. O. Mills, 30; D. C. McRuer, 20. Total number of shares held by the Directors is 315 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$149,950 00	\$329,000 00
Butte	15,000 00	35,000 00
Colusa	13,000 00	26,400 00
Contra Costa	11,500 00	44,000 00
Calaveras	11,500 00	35,000 00
Fresno	70,100 00	200,900 00
Kern	3,000 00	10,000 00
Los Angeles	122,495 05	417,500 00
Marin	104,139 62	228,700 00
Monterey	12,000 00	24,000 00
Merced	19,500 00	52,000 00
Mendocino	55,270 00	139,000 00
Napa	45,000 00	104,500 00
Orange	8,500 00	32,000 00
Placer	5,000 00	18,000 00
San Francisco	683,515 07	1,621,900 00
San Mateo	34,750 00	109,000 00
San Luis Obispo	13,000 00	35,000 00
Santa Clara	35,000 00	80,000 00
San Joaquin	33,600 00	87,000 00
San Benito	51,000 00	149,500 00
Stanislaus	20,000 00	55,000 00
Solano	68,750 00	192,000 00
Sonoma	84,550 00	211,000 00
Sutter	15,000 00	42,000 00
Tehama	25,000 00	100,000 00
Yuba	20,000 00	75,000 00
State of Washington	21,500 00	65,000 00
Totals	\$1,751,619 74	\$4,518,400 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
City, county, and Territory bonds	\$55,500 00	\$55,500 00	\$57,537 50
Railroad bonds	10,000 00	10,000 00	10,000 00
Contra Costa Water Company bonds	18,000 00	18,000 00	18,540 00
California Wire Works bonds	10,000 00	10,000 00	10,100 00
Spokane County (Washington) warrants	10,583 35	10,583 35	10,583 35
N. B. and M. R. R. Company stock	10,000 00	7,000 00	7,000 00
Totals	\$114,083 35	\$111,083 35	\$113,760 85

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
City, county, and Territory bonds.....	\$23,500 00	\$18,400 00	\$25,700 00
Railroad stocks and bonds.....	63,000 00	40,100 00	50,170 00
Water stock and bonds.....	247,400 00	180,900 00	240,286 00
Bank stock.....	297,300 00	272,750 00	440,635 00
Gas stock.....	202,500 00	85,650 00	106,950 00
Insurance stock.....	20,000 00	14,750 00	23,750 00
Miscellaneous stock.....	126,700 00	20,500 00	46,309 00
Security Savings Bank passbooks.....	25,617 00	8,865 00	25,617 00
Totals.....	\$1,006,017 00	\$641,915 00	\$959,417 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat.....	\$100,000 00	\$148,000 00

JULY STATEMENT.

Financial Condition of the Security Savings Bank of San Francisco, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

WINFIELD S. JONES, Vice-President.

S. L. ABBOT, JR., Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks.....	\$107,418 49	Capital paid in coin.....	\$150,000 00
Loans on real estate.....	1,907,432 92	Due depositors.....	2,540,852 63
Loans on stocks, bonds, and warrants.....	633,536 15	Other liabilities.....	158,733 97
Loans on other securities (grain, etc.).....	80,000 00		
Money on hand.....	21,545 23		
Due from banks and bankers.....	99,372 56		
Furniture and fixtures.....	150 00		
Other assets.....	131 25		
Total resources.....	\$2,849,586 60	Total liabilities.....	\$2,849,586 60

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 1,200 shares; the amount paid on each share of stock is \$125.

The names of the Directors, and number of shares of stock held by each, are as follows: William Alvord, 30; William Babcock, 20; Adam Grant, 20; S. L. Jones, 65; W. S. Jones, 55; A. K. P. Harmon, 10; Jerome Lincoln, 80; D. O. Mills, 30; D. C. McRuer, 20. Total number of shares held by the Directors is 330 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$146,900 00	\$325,000 00
Butte	31,000 00	77,000 00
Colusa	43,000 00	146,400 00
Contra Costa	11,500 00	44,000 00
Calaveras	11,500 00	35,000 00
Fresno	68,900 00	200,000 00
Los Angeles	186,500 00	524,000 00
Marin	94,644 74	241,000 00
Monterey	47,000 00	224,000 00
Merced	19,500 00	52,000 00
Mendocino	55,500 00	139,000 00
Napa	44,000 00	104,500 00
Orange	8,500 00	32,000 00
Placer	5,000 00	18,000 00
Santa Clara	35,000 00	80,000 00
San Benito	48,000 00	149,500 00
San Francisco	641,863 18	1,520,000 00
San Joaquin	33,600 00	87,000 00
San Luis Obispo	13,000 00	35,000 00
San Mateo	33,250 00	110,000 00
Stanislaus	20,000 00	55,000 00
Solano	68,750 00	192,000 00
Sonoma	81,925 00	205,000 00
Sutter	15,000 00	42,000 00
Tehama	25,000 00	100,000 00
Tulare	2,100 00	7,000 00
Yuba	20,000 00	70,000 00
State of Washington	96,500 00	400,000 00
Totals	\$1,907,432 92	\$5,219,400 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
City, county, and Territory bonds and warrants	\$64,418 49	\$64,418 49	\$66,851 49
Railroad stocks and bonds	20,000 00	15,000 00	15,400 00
Contra Costa Water Company bonds	18,000 00	18,000 00	18,450 00
California Wire Works bonds	10,000 00	10,000 00	10,100 00
Totals	\$112,418 49	\$107,418 49	\$110,801 49

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
City, county, and Territory bonds	\$59,500 00	\$27,281 15	\$65,580 00
Railroad stocks and bonds	98,000 00	68,600 00	89,050 00
Water stocks and bonds	236,200 00	175,655 00	229,820 00
Bank stock	317,100 00	226,250 00	359,725 00
Insurance stock	20,000 00	13,000 00	22,500 00
Gas stock	171,500 00	72,550 00	95,760 00
Security Savings Bank books	18,056 00	5,000 00	18,056 00
Miscellaneous stocks	111,500 00	45,200 00	67,100 00
Totals	\$1,031,856 00	\$633,536 15	\$947,591 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat	\$80,000 00	\$114,375 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Security Savings Bank, doing business at San Francisco, County of San Francisco, on the second day of October, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in stocks, bonds, and warrants	\$113,883 35	Capital paid up	\$150,000 00
Loans and discounts	2,443,269 22	Reserve fund	130,559 33
Cash balance	12,306 86	Due depositors	2,300,793 38
Due from banks and bankers	69,907 67	Interest collected	37,885 33
Furniture, fixtures, etc.	150 00	Other liabilities	24,372 25
Expenses, taxes, etc.	4,093 39		
Total resources	\$2,643,610 49	Total liabilities	\$2,643,610 49

STATISTICAL INFORMATION

Supplementary to the report of the Security Savings Bank, San Francisco, on the morning of January 1, 1890.

1. Number of deposit accounts open January 1, 1890	1,520
2. Number of deposit accounts opened during past year	417
3. Number of deposit accounts closed during past year	282
4. Amount deposited during the past year	\$1,443,008 44
5. Amount withdrawn during the past year	\$1,166,089 32
6. Amount of dividends or interest to depositors for past year	\$105,871 33
7. Rate per cent per annum of such dividends or interest	<div> <div>Term</div> <div>Ordinary</div> </div> <div> <div>4$\frac{3}{10}$ per cent.</div> <div>4$\frac{1}{2}$ per cent.</div> </div>
8. Amount of dividends to stockholders for past year	\$10,500
9. Rate per cent per annum of same on paid up capital	7 per cent.
10. Amount added to reserve fund during past year	None.
11. Amount of gross earnings during past year	\$157,958 98
12. Amount of net earnings during past year	\$114,367 69
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Dec. 31, 1889.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

STATE DIME SAVINGS BANK OF SAN FRANCISCO.

[Incorporated March 6, 1890.]

Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

O. E. MOORE, President.

C. F. DAY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on other securities (grain, etc.) -----	\$15 00	Capital paid in coin -----	\$1,000 00
Money on hand -----	2,501 65	Profit and loss and contin- gent fund -----	5 20
Furniture and fixtures -----	150 00	Due depositors -----	2,055 95
Expenses -----	394 50		
Total resources -----	\$3,061 15	Total liabilities -----	\$3,061 15

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$10,000; amount paid in coin is \$1,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is 50 cents.

The names of the Directors, and number of shares of stock held by each, are as follows: Mrs. M. L. Moore, 1,600; W. W. Davis, 100; O. E. Moore, 100; W. B. Bruchley, 50; E. W. Bushnell, 100. Total number of shares held by the Directors is 1,950 shares.

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the State Dime Savings Bank, doing business at 634 Market Street, San Francisco, County of San Francisco, on the fourteenth day of June, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Cash balance -----	\$5,204 05	Capital paid up -----	\$1,000 00
Furniture, fixtures, etc. -----	150 00	Due depositors -----	4,733 15
Expenses, taxes, etc. -----	384 15	Interest collected -----	1 00
		Rents, exchange, etc. -----	4 05
Total resources -----	\$5,738 20	Total liabilities -----	\$5,738 20

ALAMEDA SAVINGS BANK.

[Incorporated February 1, 1890.]

Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

H. SEVENING, President.

J. E. BAKER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$87,750 00	Capital paid in coin	\$21,300 00
Money on hand	5,210 00	Profit and loss and contin-	
Furniture and fixtures	228 00	gent fund	1,431 29
Expenses	362 80	Due depositors	69,351 07
		Due banks and bankers	1,468 44
Total resources	\$93,550 80	Total liabilities	\$93,550 80

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$21,300. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$21 30.

The names of the Directors, and number of shares of stock held by each, are as follows: H. Sevening, 20; Dell Linderman, 25; R. R. Thompson, 100; Jos. Knowland, 100; A. Schroeder, 10; D. L. Randolph, 100; Columbus Bartlett, 45. Total number of shares held by the Directors is 400 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$87,750 00	\$240,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Alameda Savings Bank, doing business at Alameda, County of Alameda, on the eighth day of April, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$43,150 00	Capital paid up	\$19,600 00
Cash balance	211 25	Due depositors	44,048 92
Due from banks and bankers	20,090 52	Interest collected	307 70
Furniture, fixtures, etc.	228 00		
Expenses, taxes, etc.	276 85		
Total resources	\$63,956 62	Total liabilities	\$63,956 62

HOME SAVINGS BANK—EUREKA.

[Incorporated October 21, 1889.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

ISAAC CULLBERG, President.

ED. EVERDING, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$17,600 00	Capital paid in coin	\$42,500 00
Money on hand	3,267 95	Due depositors	14,432 00
Due from banks and bankers	22,589 20		
Furniture and fixtures	853 35		
Expenses	459 00		
Other assets	12,162 50		
Total resources	\$56,932 00	Total liabilities	\$56,932 00

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$85,000; amount paid in coin is \$42,500. The total number of shares of stock issued is 850 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: I. Cullberg, 50; N. Bullock, 20; J. W. Henderson, 100; Frank Ellery, 20; Ira A. Russ, 50. Total number of shares held by the Directors is 240 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt	\$17,600 00	\$26,400 00

JULY STATEMENT.

Financial Condition of the Home Savings Bank of Eureka, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

ISAAC CULLBERG, President.

ED. EVERDING, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$117,879 46	Capital paid in coin	\$50,000 00
Money on hand	3,195 59	Reserve fund	65 73
Furniture and fixtures	1,149 80	Due depositors	71,221 86
Taxes	62 74	Dividends unpaid	1,000 00
Total resources	\$122,287 59	Total liabilities	\$122,287 59

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Isaac Cullberg, 50; J. W. Henderson, 100; N. Bullock, 20; Ira A. Russ, 50; Frank Ellery, 20. Total number of shares held by the Directors is 240 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt	\$113,400 00	\$226,800 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Home Savings Bank, doing business at Eureka, County of Humboldt, on the fifteenth day of March, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$88,900 00	Capital paid up	\$44,850 00
Cash balance	1,659 63	Due depositors	48,909 42
Furniture, fixtures, etc.	1,149 80	Profit and loss	1 00
Expenses, taxes, etc.	1,204 40		
Other assets	846 59		
Total resources	\$93,760 42	Total liabilities	\$93,760 42

STATISTICAL INFORMATION

Supplementary to the report of the Home Savings Bank, on the morning of January 1, 1890.

1. Number of deposit accounts open January 1, 1890	76
2. Number of deposit accounts opened during past year	76
3. Amount deposited during past year	\$14,434 50
5. Amount withdrawn during past year	2 50
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Dec. 31, 1889.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

Bank opened for business December 12, 1889; dividend will not be declared until June 30, 1890.

SAVINGS BANK OF HUMBOLDT COUNTY—EUREKA.

[Incorporated October 4, 1889.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

WILLIAM CARSON, President.

C. P. SOULÉ, Cashier.

J. K. DOLLISON, Vice-President.

Resources.	Amount.	Liabilities.	Amount.
Due from banks and bankers	\$9,958 70	Capital paid in coin	\$10,000 00
Expenses	41 30		
Total resources	\$10,000 00	Total liabilities	\$10,000 00

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: William Carson, 50; Allen A. Curtis, 125; Alex. Cormick, 50; J. K. Dollison, 100; Robert Porter, 50; A. Berding, 40; W. J. Sweasey, 30. Total number of shares held by the Directors is 495 shares.

JULY STATEMENT.

Financial Condition of the Savings Bank of Humboldt County of Eureka, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

WILLIAM CARSON, President.

J. K. DOLLISON, Vice-President.

C. P. SOULÉ, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Money on hand	\$20,000 00	Capital paid in coin	\$50,000 00
Due from banks and bankers	29,690 96		
Expenses	309 04		
Total resources	\$50,000 00	Total liabilities	\$50,000 00

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: William Carson, 50; J. K. Dollison, 100; Allen A. Curtis, 65; Robert Porter, 50; A. Berding, 20; C. P. Soulé, 40; Alexander Cormick, 50. Total number of shares held by the Directors is 375 shares.

FRESNO LOAN AND SAVINGS BANK.

[Incorporated January 24, 1884.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

J. G. JAMES, President.

W. H. McKENZIE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$91,960 52	Capital paid in coin	\$300,000 00
County warrants	7,491 86	Due depositors	561,157 78
Loans on real estate	500,959 55	Dividends unpaid	24,213 65
Money on hand	178,164 04	Other liabilities (certified checks)	320 00
Due from banks and bankers	77,707 98		
Furniture and fixtures	2,973 64		
Expenses	7,391 80	Total liabilities	\$885,691 43
Taxes	8,685 80		
Other assets	10,356 24		
Total resources	\$885,691 43		

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. G. James, 1,342; J. R. White, 109; P. D. Wigginton, 247; H. C. Daulton, 104; J. W. Ferguson, 123; C. G. Sayle, 10; T. J. Duncan, 35. Total number of shares held by the Directors is 1,970 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno	\$500,959 55	\$1,502,878 65

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Miscellaneous county warrants	\$7,491 86	\$7,491 86

JULY STATEMENT.

Financial Condition of the Fresno Loan and Savings Bank, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

J. G. JAMES, President.

W. H. MCKENZIE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$122,859 47	Capital paid in coin	\$300,000 00
County warrants	1,840 16	Due depositors	251,885 50
Loans on real estate	432,386 30	Due banks and bankers	34,127 65
Money on hand	24,124 68	Certified checks	70 00
Due from banks and bankers	1,413 53	Undivided profits	21,471 39
Furniture and fixtures	2,973 64		
Expenses	8,944 64		
Taxes	10,428 96		
Insurance	1,388 01		
Collections	1,052 90		
Exchange	142 25		
Total resources	\$607,554 54	Total liabilities	\$607,554 54

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. G. James, 1,342; P. D. Wigginton, 247; J. R. White, 109; T. J. Duncan, 35; J. W. Ferguson, 123; C. G. Sayle, 10. W. W. Shipp, 20. The total number of shares of stock held by the Directors is 1,886 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno	\$432,386 30	\$1,297,158 90

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Miscellaneous county warrants	\$1,840 16	\$1,840 16

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Fresno Loan and Savings Bank, doing business at Fresno, County of Fresno, on the fourteenth day of September, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$65,633 22	Capital paid up	\$300,000 00
Invested in stocks, bonds, and warrants	1,452 46	Due depositors	390,989 62
Loans on real estate	553,724 42	Interest collected	6,812 36
Cash balance	26,988 65	Rents, exchange, etc.	353 00
Due from banks and bankers	27,156 40		
Furniture, fixtures, etc.	2,973 64		
Expenses, taxes, etc.	20,226 19		
Total resources	\$698,154 98	Total liabilities	\$698,154 98

STATISTICAL INFORMATION

Supplementary to the report of the Fresno Loan and Savings Bank, on the morning of January 1, 1890.

1. Number of deposit accounts open January 1, 1890	886
2. Number of deposit accounts opened during past year	1,238
3. Number of deposit accounts closed during past year	897
4. Amount deposited during the past year	\$3,321,361 35
5. Amount withdrawn during the past year	\$3,150,734 69
6. Amount of dividends or interest to depositors for past year	\$5,481 33
7. Rate per cent per annum of such dividends or interest—Ordinary ...	6 per cent.
8. Amount of dividends to stockholders for past year	\$36,000 00
9. Rate per cent per annum of same on paid up capital	12 per cent.
10. Amount added to reserve fund during past year	None.
11. Amount of gross earnings during past year	\$58,481 33
12. Amount of net earnings during past year	\$48,862 82
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Dec. 31, 1889.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

LOS ANGELES SAVINGS BANK.

[Incorporated April 8, 1884.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

L. C. GOODWIN, President.

W. M. CASWELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks.....	\$13,800 00	Capital paid in coin.....	\$25,000 00
Loans on real estate.....	316,413 00	Profit and loss and contingent fund.....	29,203 10
Money on hand.....	8,070 65	Due depositors.....	387,950 69
Due from banks and bankers.....	93,037 32		
Furniture and fixtures.....	3,582 27		
Expenses.....	3,539 67		
Taxes.....	3,710 88		
Total resources.....	\$442,153 79	Total liabilities.....	\$442,153 79

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: I. W. Hellman, 451; J. E. Plater, 200; L. C. Goodwin, 50; R. S. Baker, 50; J. B. Lankershim, 49. Total number of shares held by the Directors is 800 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$268,088 00	\$900,000 00
Tulare.....	25,000 00	75,000 00
San Bernardino.....	20,000 00	60,000 00
Orange.....	3,325 00	10,000 00
Totals.....	\$316,413 00	\$1,045,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Sulphur Springs School District bonds.....	\$500 00	\$500 00
New Hope School District bonds.....	400 00	400 00
Compton School District bonds.....	1,000 00	1,000 00
San Pasqual School District bonds.....	2,000 00	2,000 00
Temple Street Cable Railway mortgage bonds.....	10,000 00	9,900 00
Totals.....	\$13,900 00	\$13,800 00

JULY STATEMENT.

Financial Condition of the Los Angeles Savings Bank, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

L. C. GOODWIN, President.

W. M. CASWELL, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks	\$48,750 00	Capital paid in coin	\$25,000 00
Loans on real estate	381,450 00	Profit and loss and contin- gent fund	29,858 92
Money on hand	8,144 22	Due depositors	490,439 03
Due from banks and bankers	99,000 00		
Furniture and fixtures	3,582 27		
Expenses	3,536 60		
Taxes	274 86		
Other assets	560 00		
Total resources	\$545,297 95	Total liabilities	\$545,297 95

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: I. W. Hellman, 451; J. E. Plater, 200; R. S. Baker, 50; L. C. Goodwin, 50; J. B. Lanker-shim, 49. Total number of shares held by the Directors is 800 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Orange	\$3,325 00
San Bernardino	20,000 00
Tulare	25,000 00
Los Angeles	333,125 00
Total	\$381,450 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Sulphur Springs School District	\$500 00	\$500 00
Ranchito School District	750 00	750 00
Compton School District	1,000 00	1,000 00
San Pasqual School District	2,000 00	2,000 00
Los Angeles County (1884)	16,500 00	16,500 00
Los Angeles County (1885)	8,000 00	8,000 00
Temple Street Cable (first mortgage)	10,000 00	9,900 00
Los Angeles Lighting Company (first mortgage)	10,000 00	10,000 00
Totals	\$48,750 00	\$48,650 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Los Angeles Savings Bank, doing business at Los Angeles, County of Los Angeles, on the twelfth day of May, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in stocks, bonds, and warrants.....	\$38,650 00	Capital paid up.....	\$25,000 00
Loans on real estate.....	389,803 00	Due depositors.....	438,587 29
Cash balance.....	6,979 76	Interest collected.....	12,505 84
Due from banks and bankers.....	46,088 90	Profit and loss.....	12,379 16
Furniture, fixtures, etc.	3,582 27	Other liabilities (collection account).....	24 90
Expenses, taxes, etc.	2,733 26		
Other assets.....	660 00		
Total resources.....	\$488,497 19	Total liabilities.....	\$488,497 19

STATISTICAL INFORMATION

Supplementary to the report of the Los Angeles Savings Bank, on the morning of January 1, 1890.

1. Number of deposit accounts open January 1, 1890.....	950
2. Number of deposit accounts opened during past year.....	856
3. Number of deposit accounts closed during past year.....	895
4. Amount deposited during the past year.....	\$350,011 63
5. Amount withdrawn during the past year.....	\$241,126 86
6. Amount of dividends or interest to depositors for past year.....	\$9,847 59
7. Rate per cent per annum of such dividends or interest {Term.....	5 per cent.
8. Amount of dividends to stockholders for past year.....	3 per cent.
9. Rate per cent per annum of same on paid up capital.....	\$5,000 00
10. Amount added to reserve fund during past year.....	20 per cent.
11. Amount of gross earnings during past year.....	None.
12. Amount of net earnings during past year.....	\$31,509 32
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger.....	\$10,738 13
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	Dec. 24, 1889.
	None.

MAIN STREET SAVINGS BANK AND TRUST COMPANY—LOS ANGELES.

[Incorporated October 28, 1889.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

JAMES B. LANKERSHIM, President.

FRANK W. DEVAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$47,575 00	Capital paid in coin.....	\$41,250 00
Loans on stocks, bonds, and warrants.....	1,000 00	Due depositors.....	74,131 22
Loans on other securities (grain, etc.).....	7,000 00	Other liabilities (interest collected).....	490 15
Money on hand.....	6,834 80		
Due from banks and bankers.....	49,222 67		
Furniture and fixtures.....	1,135 85		
Expenses.....	3,103 05		
Total resources.....	\$115,871 37	Total liabilities.....	\$115,871 37

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$165,000; amount paid in coin is \$41,250. The total number of shares of stock issued is 1,650 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: J. B. Lankershim, 400; I. N. Van Nuys, 100; Chas. Forman, 100; J. H. Jones, 100; J. J. Schallert, 100; A. H. Denker, 20; G. J. Griffith, 40; Geo. H. Pike, 100; F. Sabidis, 100. Total number of shares held by the Directors is 1,060 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$47,575 00	\$142,725 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Shares of capital stock of banks.....	\$1,000 00	\$1,000 00	\$1,250 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts (grain)	\$7,000 00	\$10,000 00

JULY STATEMENT.

Financial Condition of the Main Street Savings Bank and Trust Company of Los Angeles, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

JAMES B. LANKERSHIM, President.

FRANK W. DEVAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks	\$25,172 50	Capital paid in coin	\$50,000 00
Loans on real estate	189,589 80	Profit and loss and contingent fund.....	2,710 77
Loans on stocks, bonds, and warrants	10,250 00	Due depositors	201,254 56
Money on hand	3,614 45		
Due from banks and bankers	20,280 48		
Furniture and fixtures	1,248 85		
Expenses	3,809 25		
Total resources.....	\$253,965 33	Total liabilities.....	\$253,965 33

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: Charles Forman, 100; J. J. Schallert, 100; I. N. Van Nuys, 100; J. H. Jones, 100; A. Haas, 25; G. J. Griffith, 20; George H. Pike, 100; J. B. Lankershim, 567. Total number of shares held by the Directors is 1,112 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$178,189 80	\$534,569 40
San Bernardino	5,000 00	15,000 00
Humboldt	3,500 00	10,500 00
Tulare	1,300 00	3,900 00
Totals	\$187,989 80	\$563,969 40

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Visalia school bonds	\$25,000 00	\$25,172 50

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Shares of capital stock of banks	\$1,000 00	\$1,000 00	\$1,250 00
Shares of capital stock California Sewer Pipe Company	2,500 00	800 00	-----
Shares of capital stock Lankershim's Ranch, Land, and Water Company of Los Angeles	42,000 00	8,450 00	-----
Totals	\$45,500 00	\$10,250 00	-----

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Main Street Savings Bank and Trust Company, doing business at Los Angeles, County of Los Angeles, on the twelfth day of May, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in stocks, bonds, and warrants	\$25,000 00	Capital paid up	\$50,000 00
Loans on real estate	168,661 80	Due depositors	168,037 09
Cash balance	1,886 55	Interest collected	3,217 71
Due from banks and bankers	18,404 10	Other liabilities	36 12
Furniture, fixtures, etc.	1,153 85		
Expenses, taxes, etc.	6,008 62		
Other assets	176 00		
Total resources	\$221,290 92	Total liabilities	\$221,290 92

STATISTICAL INFORMATION

Supplementary to the report of the Main Street Savings Bank and Trust Company, on the morning of January 1, 1890.

1. Number of deposit accounts open January 1, 1890	97
2. Number of deposit accounts opened during past year	119
3. Number of deposit accounts closed during past year	22
4. Amount deposited during the past year	\$82,258 22
5. Amount withdrawn during the past year	\$8,127 00
7. Rate per cent per annum of dividends or interest	
{ Term	5 per cent.
{ Ordinary	3 per cent.

SAVINGS BANK OF SOUTHERN CALIFORNIA—LOS ANGELES.

[Incorporated January 3, 1885.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

E. F. SPENCE, President.

JOHN N. HUNT, Secretary and Treasurer.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$281,421 06	Capital paid in coin.....	\$30,000 00
Money on hand.....	10,536 93	Reserve fund.....	7,500 00
Due from banks and bankers.....	19,306 57	Profit and loss and contin-	
Furniture and fixtures.....	1,200 00	gent fund.....	6,818 84
Expenses.....	3,030 08	Due depositors.....	273,880 12
Taxes.....	2,704 32		
Total resources.....	\$318,198 96	Total liabilities.....	\$318,198 96

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$30,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: Geo. H. Bonebrake, 100; John Bryson, Sr., 100; H. L. Drew, 100; J. M. Elliott, 100; C. N. Hasson, 100; F. C. Howes, 100; John B. Hunt, 100; Hiram Mabury, 100; E. F. Spence, 100; S. B. Hunt, 100. Total number of shares held by the Directors is 1,000 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$266,121 06	\$798,363 00
San Bernardino.....	4,000 00	18,000 00
Ventura.....	7,000 00	24,000 00
Orange.....	4,300 00	13,000 00
Totals.....	\$281,421 06	\$813,363 00

JULY STATEMENT.

Financial Condition of the Savings Bank of Southern California of Los Angeles, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

E. F. SPENCE, President.

JOHN N. HUNT, Secretary and Treasurer.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$297,578 99	Capital paid in coin.....	\$30,000 00
Money on hand.....	5,736 89	Reserve fund.....	7,500 00
Due from banks and bankers.....	92,118 02	Profit and loss and con-	
Furniture and fixtures.....	1,200 00	tingent fund.....	11,661 70
Expenses.....	3,024 89	Due depositors.....	352,367 25
Taxes.....	1,870 16		
Other assets.....	6,095 05		
Total resources.....	\$401,528 95	Total liabilities.....	\$401,528 95

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$30,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: George H. Bonebrake, 100; John Bryson, Sr., 100; H. L. Drew, 100; J. M. Elliott, 100; C. N. Hasson, 100; F. C. Howes, 10; John B. Hunt, 100; H. Mabury, 100; E. F. Spence, 100; S. B. Hunt, 100. Total number of shares held by the Directors is 910 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$289,553 99	\$869,256 00
Orange.....	4,025 00	12,000 00
San Bernardino.....	4,000 00	15,000 00
Totals.....	\$297,578 99	\$896,256 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Savings Bank of Southern California, doing business at Los Angeles, County of Los Angeles, on the tenth day of May, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$304,765 99	Capital paid up.....	\$30,000 00
Cash balance.....	7,343 42	Reserve fund.....	7,500 00
Due from banks and bankers.....	64,232 61	Due depositors.....	337,666 79
Furniture, fixtures, etc.....	1,200 00	Interest collected.....	6,708 69
Expenses, taxes, etc.....	4,333 46		
Total resources.....	\$381,875 48	Total liabilities.....	\$381,875 48

STATISTICAL INFORMATION

Supplementary to the report of the Savings Bank of Southern California, on the morning of January 1, 1890.

1. Number of deposit accounts open January 1, 1890.....	1,121
2. Number of deposit accounts opened during past year.....	791
3. Number of deposit accounts closed during past year.....	767
4. Amount deposited during the past year.....	\$528,440 44
5. Amount withdrawn during the past year.....	\$488,601 12
6. Amount of dividends or interest to depositors for past year.....	\$17,118 99
7. Rate per cent per annum of such dividends or interest	<div> <div>Term.....</div> <div>Ordinary.....</div> </div> <div> <div>5 per cent.</div> <div>3½ per cent.</div> </div>
8. Amount of dividends to stockholders for past year.....	\$6,000 00
9. Rate per cent per annum of same on paid up capital.....	30 per cent.
10. Amount added to reserve fund during past year.....	\$5,000 00
11. Amount of gross earnings during past year.....	\$26,717 62
12. Amount of net earnings during past year.....	\$11,000 00
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger.....	Jan. 1, 1890.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	None.

SECURITY SAVINGS BANK AND TRUST COMPANY—LOS ANGELES.

[Incorporated January 11, 1889.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

F. N. MYERS, President.

J. F. SARTORI, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$155,037 10	Capital paid in coin.....	\$68,100 00
Loans on personal security.....	4,850 00	Profit and loss and contin-	
Money on hand.....	21,996 26	gent fund.....	9,279 03
Due from banks and bankers.....	39,893 01	Due depositors.....	154,007 09
Furniture and fixtures.....	5,477 62		
Expenses.....	3,705 12		
Taxes.....	427 01		
Total resources.....	\$231,386 12	Total liabilities.....	\$231,386 12

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$160,400; amount paid in coin is \$68,100. The total number of shares of stock issued is 1,362 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: F. N. Myers, 250; S. A. Fleming, 350; Isaias W. Hellman, 100; O. W. Childs, 100; A. J. Bowne, 250; M. B. Shaw, 235; John H. Bartle, 50; J. C. Daly, 10; George W. Perkins, 5; J. F. Sartori, 70; John T. Moore, 5. Total number of shares held by the Directors is 1,425 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$133,757 10	\$375,000 00
San Bernardino.....	1,530 00	5,000 00
San Diego.....	19,750 00	70,900 00
Totals.....	\$155,037 10	\$450,900 00

JULY STATEMENT.

Financial Condition of the Security Savings Bank and Trust Company of Los Angeles, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

F. N. MYERS, President.

J. F. SARTORI, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$239,317 25	Capital paid in coin.....	\$75,000 00
Money on hand.....	21,699 65	Reserve fund.....	1,000 00
Due from banks and bankers.....	64,091 21	Profit and loss and con-	
Furniture and fixtures.....	5,570 12	tingent fund.....	8,098 75
Other assets.....	1,066 34	Due depositors.....	247,645 82
Total resources.....	\$331,744 57	Total liabilities.....	\$331,744 57

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$150,000; amount paid in coin is \$75,000. The total number of shares of stock issued is 1,500 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: I. W. Hellman, 100; T. L. Duque, 50; A. C. Rogers, 40; Maurice Hellman, 25; James Rawson, 20; J. A. Graves, 10; S. A. Fleming, 350; A. J. Bowne, 200; F. N. Myers, 200; M. B. Shaw, 200; J. F. Sartori, 50. Total number of shares held by the Directors is 1,245 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$203,176 25	\$600,000 00
San Bernardino.....	4,330 00	12,000 00
San Diego.....	31,811 00	105,000 00
Totals.....	\$239,317 25	\$717,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Security Savings Bank and Trust Company, doing business at Los Angeles, County of Los Angeles, on the fourteenth day of May, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate-----	\$206,589 85	Capital paid up-----	\$75,000 00
Cash balance-----	10,551 97	Reserve fund-----	1,000 00
Due from banks and bankers-----	62,815 81	Due depositors-----	205,854 18
Furniture, fixtures, etc.-----	5,550 12	Interest collected-----	6,009 11
Expenses, taxes, etc.-----	3,630 09	Profit and loss-----	782 04
Other assets (dividend ac't)-----	411 15	Other liabilities (com'is'n)-----	903 66
Total resources-----	\$289,548 99	Total liabilities-----	\$289,548 99

STATISTICAL INFORMATION

*Supplementary to the report of the Security Savings Bank and Trust Company of Los Angeles,
California, on the morning of January 1, 1890.*

1.	Number of deposit accounts open January 1, 1890	311
2.	Number of deposit accounts opened during past year	490
3.	Number of deposit accounts closed during past year	179
4.	Amount deposited during the past year	\$563,614 99
5.	Amount withdrawn during the past year	\$409,607 90
6.	Amount of dividends or interest to depositors for past year.....	\$1,603 22
7.	Rate per cent per annum of such dividends or interest {Term	5 per cent.
	{Ordinary	3 per cent.
8.	Amount of dividends to stockholders for past year.....	\$2,644 00
9.	Rate per cent per annum of same on paid up capital.....	8 per cent.
10.	Amount added to reserve fund during past year	\$1,000 00
11.	Amount of gross earnings during past year	\$13,255 48
12.	Amount of net earnings during past year	\$4,249 99
13.	As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Dec. 27, 1889.
14.	What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

NORTHERN CALIFORNIA BANK OF SAVINGS—MARYSVILLE.

[Incorporated December 7, 1889.]

Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

J. U. HOFSTETTER, President.

G. R. ECKART, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$78,700 00	Capital paid in coin	\$40,000 00
Loans on stocks, bonds, and warrants	21,000 00	Reserve fund	95 37
Loans on other securities (grain, etc.)	8,562 54	Profit and loss and contingent fund	78 23
Money on hand	24,425 08	Due depositors	117,435 12
Due from banks and bankers	24,206 79	Dividends unpaid	780 10
Furniture and fixtures	1,494 41		
Total resources	\$158,388 82	Total liabilities	\$158,388 82

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$40,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: J. U. Hofstetter, 100; F. D. Hudson, 100; C. A. Glidden, 100; James O'Brien, 100; G. R. Eckart, 75; D. P. Donahoe, 50; G. W. Hutchins, 25. Total number of shares held by the Directors is 550 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yuba	\$39,000 00	\$92,663 00
Butte	18,700 00	52,943 00
Sutter	21,000 00	59,387 00
Totals	\$78,700 00	\$184,993 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
148 shares Masonic Hall Association stock	\$7,400 00	\$4,000 00	\$7,400 00
200 shares Buckeye Milling Co. stock ...}	41,500 00	17,000 00	31,125 00
215 shares Pioneer Milling Co. stock ...}			
Totals	\$48,900 00	\$21,000 00	\$38,525 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse	\$8,562 54	\$16,188 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Northern California Bank of Savings, doing business at Marysville, County of Yuba, on the twenty-eighth day of April, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$90,964 23	Capital paid up.....	\$20,500 00
Cash balance.....	5,629 93	Due depositors.....	88,007 74
Due from banks and bankers.....	9,293 28	Other liabilities.....	13 65
Furniture, fixtures, etc.....	1,469 81		
Expenses, taxes, etc.....	767 26		
Other assets.....	396 88		
Total resources.....	\$108,521 39	Total liabilities.....	\$108,521 39

BANK OF MENDOCINO.

[Incorporated September 14, 1870.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

EUGENE BROWN, President.

WILLIAM HEESER, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt..	\$370 00	Reserve fund.....	\$14,981 02
Loans on real estate.....	440,341 87	Profit and loss and contin-	
Money on hand.....	8,481 22	gent fund.....	25,403 37
Due from banks and bankers.....	11,438 04	Due depositors.....	421,246 74
Furniture and fixtures.....	1,000 00		
Total resources.....	\$461,631 13	Total liabilities.....	\$461,631 13

DETAILS.

This bank has no capital stock. The names of the Directors are as follows: Eugene Brown, Charles W. Denslow, Henry H. Jarvis, Ruel Stickney, Augustus Heeser, and William Heeser.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino.....	\$370 00	\$400 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino.....	\$401,973 10	\$767,500 00
Alameda.....	15,983 30	45,000 00
Humboldt.....	22,385 47	37,500 00
Totals.....	\$440,341 87	\$850,000 00

JULY STATEMENT.

Financial Condition of the Bank of Mendocino, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

EUGENE BROWN, President.

WILLIAM HEESER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt ..	\$370 00	Reserve fund	\$15,537 08
Loans on real estate	452,602 36	Profit and loss and contin-	
Overdrafts unsecured (sol-		gent fund	30,989 43
vent)	80	Due depositors	427,427 01
Money on hand	2,693 58		
Due from banks and bankers	17,286 78		
Furniture and fixtures	1,000 00		
Total resources	\$473,953 52	Total liabilities	\$473,953 52

DETAILS.

This bank has no capital stock. The names of the Directors are as follows: Eugene Brown, Charles W. Denslow, Henry H. Jarvis, Ruel Stickney, Augustus Heeser, Silas Coombs, and William Heeser.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino	\$370 00	\$400 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino	\$412,570 76	\$760,000 00
Humboldt	23,405 09	37,000 00
Alameda	16,626 51	40,000 00
Totals	\$452,602 36	\$837,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Mendocino, doing business at Mendocino, County of Mendocino, on the eighteenth day of March, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$370 00	Reserve fund	\$15,537 08
Loans on real estate	424,036 71	Due depositors	428,540 95
Cash balance	3,002 10	Interest collected	24 97
Due from banks and bankers	30,230 08	Profit and loss	14,585 58
Furniture, fixtures, etc.	1,000 00		
Expenses, taxes, etc.	11 00		
Other assets	38 69		
Total resources	\$458,688 58	Total liabilities	\$458,688 58

STATISTICAL INFORMATION

Supplementary to the report of the Bank of Mendocino, on the morning of January 1, 1890.

1. Number of deposit accounts open January 1, 1890.....	672
2. Number of deposit accounts opened during past year.....	149
3. Number of deposit accounts closed during past year.....	215
4. Amount deposited during the past year.....	\$205,110 28
5. Amount withdrawn during the past year.....	\$252,377 50
6. Amount of dividends or interest to depositors for past year.....	\$21,900 20
7. Rate per cent per annum of such dividends { Allowed on final settle- or interest } ments between terms.....	3 per cent.
	5 per cent.
10. Amount added to reserve fund during past year.....	\$1,152 63
11. Amount of gross earnings during past year.....	\$40,231 17
12. Amount of net earnings during past year.....	\$24,714 00
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger.....	Dec. 31, 1889.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	\$39 78

MERCED SECURITY SAVINGS BANK.

[Incorporated March 11, 1875.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

G. H. FANCHER, President.

W. W. WESTBAY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,543 71	Capital paid in coin.....	\$75,000 00
Loans on real estate.....	346,359 01	Reserve fund.....	34,204 41
Loans on stocks, bonds, and warrants.....	15,000 00	Due depositors.....	493,297 62
Loans on other securities (grain, etc.).....	94,975 64		
Money on hand.....	39,732 93		
Due from banks and bankers.....	93,057 97		
Furniture and fixtures	2,791 81		
Other assets.....	40 96		
Total resources.....	\$602,502 03	Total liabilities.....	\$602,502 03

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$75,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: W. A. Aldrich, 810; G. H. Fancher, 300; L. R. Fancher, 138; J. W. Mitchell, 10; H. N. Rucker, 5; W. H. Turner, 50; J. K. Law, 20; E. J. McKain, 150; W. W. Westbay, 150. Total number of shares held by the Directors is 1,633 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mariposa	\$10,021 24	} \$629,743 00
Fresno.....	11,408 23	
Stanislaus	25,866 37	
Tulare.....	3,658 00	
Merced	295,405 17	
Totals	\$346,359 01	\$629,743 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
First National Bank, Stockton	\$12,200 00	\$15,000 00	\$21,960 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Deposits this bank.....	\$5,388 93	\$5,388 93
Warehouse receipts on grain.....	89,586 71	113,160 00
Totals	\$94,975 64	\$118,548 93

JULY STATEMENT.

Financial Condition of the Merced Security Savings Bank, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

G. H. FANCHER, President.

W. W. WESTBAY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,543 71	Capital paid in coin.....	\$75,000 00
Loans on real estate	375,498 19	Reserve fund	38,908 08
Loans on stocks, bonds, and warrants	15,112 50	Due depositors	397,457 47
Loans on other securities (grain, etc.)	25,606 00	Other liabilities (taxes).....	2,101 35
Money on hand	16,736 64		
Due from banks and bankers	67,067 20		
Furniture and fixtures	2,902 66		
Total resources.....	\$513,466 90	Total liabilities.....	\$513,466 90

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$75,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: W. A. Aldrich, 810; G. H. Fancher, 300; L. R. Fancher, 138; J. W. Mitchell, 10; H. N. Rucker, 5; W. H. Turner, 50; J. K. Law, 20; E. J. McKain, 150; W. W. Westbay, 150. Total number of shares held by the Directors is 1,633 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced.....	\$320,444 61	} \$695,366 00
Stanislaus	26,187 30	
Fresno	14,647 82	
Mariposa	6,013 30	
Tulare	8,205 16	} \$695,366 00
Totals.....	\$375,498 19	

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
First National Bank of Stockton	\$12,200 00	\$15,112 50	\$21,960 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Deposits this bank.....	\$9,825 83	\$9,825 83
Warehouse receipts on grain.....	15,780 17	18,147 17
Totals.....	\$25,606 00	\$27,973 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Security Savings Bank, doing business at Merced, County of Merced, on the twenty-ninth day of August, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,543 71	Capital paid up	\$75,000 00
Loans on real estate	340,973 59	Reserve fund	31,833 85
Loans on other securities	31,283 56	Due depositors	375,039 93
Cash balance	13,846 80	Interest collected	384 88
Due from banks and bankers	71,662 53	Rents, exchange, etc.	58 16
Furniture, fixtures, etc.	2,791 81	Other liabilities	1,852 86
Expenses, taxes, etc.	618 00		
Other assets	12,449 68		
Total resources.....	\$484,169 68	Total liabilities.....	\$484,169 68

STATISTICAL INFORMATION

Supplementary to the report of the Merced Security Savings Bank, on the morning of January 1, 1890.

1. Number of deposit accounts open January 1, 1890.....	431
2. Number of deposit accounts opened during past year	77
3. Number of deposit accounts closed during past year.....	73
4. Amount deposited during the past year	\$951,126 53
5. Amount withdrawn during the past year.....	\$879,518 78
6. Amount of dividends or interest to depositors for past year	\$15,363 71
7. Rate per cent per annum of such dividends or interest—Term.....	5 per cent.
8. Amount of dividends to stockholders for past year	\$3,750 00
9. Rate per cent per annum of same on paid up capital	5 per cent.
10. Amount added to reserve fund during past year	\$6,781 30
11. Amount of gross earnings during past year	\$37,554 84
12. Amount of net earnings during past year	\$25,895 01
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger.....	Monthly.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

UNION SAVINGS BANK—MODESTO.

[Incorporated April 2, 1889.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

ROBERT McHENRY, President.

J. E. WARD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$17,700 00	Capital paid in coin	\$10,000 00
Due from banks and bankers	45,700 52	Profit and loss and contingent fund.....	281 29
		Due depositors	53,119 23
Total resources	\$63,400 52	Total liabilities.....	\$63,400 52

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$100,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: Robert McHenry, 187; W. B. Wood, 50; J. P. Islip, 40; Garrison Turner, 40; L. O. Brewster, 45. Total number of shares held by the Directors is 362 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Stanislaus	\$17,700 00	\$81,900 00

JULY STATEMENT.

Financial Condition of the Union Savings Bank of Modesto, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

O. McHENRY, President.

J. E. WARD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$28,740 00	Capital paid in coin	\$10,000 00
Due from banks and bankers	49,209 35	Profit and loss and contingent fund.....	581 03
		Due depositors	67,368 32
Total resources.....	\$77,949 35	Total liabilities.....	\$77,949 35

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$100,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: O. McHenry, 213; W. B. Wood, 40; Garrison Turner, 40; L. O. Brewster, 45; A. Hewel, 50. Total number of shares held by the Directors is 388 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Stanislaus -----	\$28,740 00	\$85,360 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Union Savings Bank, doing business at Modesto, County of Stanislaus, on the fifth day of February, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$22,100 00	Capital paid up.....	\$10,000 00
Cash balance	40,338 26	Due depositors	51,901 25
		Profit and loss.....	537 01
Total resources	\$62,438 26	Total liabilities.....	\$62,438 26

STATISTICAL INFORMATION

Supplementary to the report of the Union Savings Bank, Modesto, on the morning of January 1, 1890.

1. Number of deposit accounts open January 1, 1890.....	188
2. Number of deposit accounts opened during past year.....	229
3. Number of deposit accounts closed during past year.....	41
4. Amount deposited during the past year.....	\$67,354 27
5. Amount withdrawn during the past year.....	\$14,235 04
6. Amount of dividends or interest to depositors for past year.....	\$542 96
7. Rate per cent per annum of such dividends or interest {Term.....	5 per cent.
{Ordinary.....	5 per cent.
9. Rate per cent per annum of dividends to stockholders on paid up capital.....	13 per cent.
10. Amount added to reserve fund during past year.....	None.
11. Amount of gross earnings during past year.....	\$677 52
12. Amount of net earnings during past year.....	\$281 29
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger.....	Dec. 26, 1889.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	None.

OAKLAND BANK OF SAVINGS.

[Incorporated August 13, 1867.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

E. C. SESSIONS, President.

W. W. GARTHWAITE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$100,000 00	Capital paid in coin	\$475,000 00
Real estate taken for debt.....	4,695 00	Reserve fund	30,000 00
Miscellaneous bonds and stocks	1,522,130 00	Due depositors	3,806,307 37
Loans on real estate	1,882,483 21		
Loans on stocks, bonds, and warrants	306,850 00		
Loans on other securities (grain, etc.)	790 00		
Loans on personal security	162,409 14		
Money on hand	126,640 49		
Due from banks and bankers	204,809 52		
Total resources.....	\$4,311,307 37	Total liabilities.....	\$4,311,307 37

DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$950,000; amount paid in coin is \$475,000. The total number of shares of stock issued is 9,500 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: W. A. Aldrich, 435; John S. Drum, 50; E. A. Haines, 650; W. E. Miller, 200; Samuel Merritt, 780; M. B. Langhorne, 85; E. W. Playter, 60; Henry Rogers, 115; E. C. Sessions, 240. Total number of shares held by the Directors is 2,615 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$4,695 00	\$10,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$1,377,584 88	\$3,000,000 00
Butte	15,000 00	45,600 00
Contra Costa	76,300 00	160,000 00
Colusa	72,000 00	189,650 00
Fresno	108,200 00	310,450 00
Fresno and Tulare	5,000 00	12,000 00
San Benito	13,800 00	40,400 00
Sacramento	36,590 00	75,000 00
Stanislaus	4,100 00	12,800 00
San Joaquin	650 00	5,000 00
Santa Clara and Alameda	30,000 00	75,000 00
Solano	65,100 00	150,900 00
Sonoma and Marin	35,000 00	75,000 00
Tulare	33,158 33	77,100 00
Tehama	10,000 00	66,000 00
Totals	\$1,882,483 21	\$4,294,900 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County and school bonds and bonds of municipal corporations in California ..	\$978,130 00	\$978,130 00	\$1,543,130 00
Bonds of other solvent corporations.....	515,000 00	515,000 00	
200 shares stock Bank of California.....	20,000 00	29,000 00	
Totals.....	\$1,513,130 00	\$1,522,130 00	\$1,593,130 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Capital stock and bonds of various solvent corporations, such as banks, insurance companies, etc.....	\$408,250 00	\$306,850 00	\$392,200 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Savings account passbooks	\$790 00	\$800 00

JULY STATEMENT.

Financial Condition of the Oakland Bank of Savings, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

E. C. SESSIONS, President.

W. W. GARTHWAITE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$100,000 00	Capital paid in coin.....	\$475,000 00
Real estate taken for debt..	100 00	Reserve fund.....	45,000 00
Miscellaneous bonds and stocks	1,500,505 00	Due depositors	4,079,875 77
Loans on real estate.....	2,284,188 99	Due banks and bankers ..	25,899 35
Loans on stocks, bonds, and warrants	313,700 00		
Loans on other securities (grain, etc.).....	600 00		
Loans on personal security.....	217,208 51		
Overdrafts unsecured (solvent).....	20,289 71		
Money on hand	110,033 74		
Due from banks and bankers ..	79,149 17		
Total resources	\$4,625,775 12	Total liabilities.....	\$4,625,775 12

DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$950,000; amount paid in coin is \$475,000. The total number of shares of stock issued is 9,500 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: W. A. Aldrich, 435; John S. Drum, 50; E. A. Haines, 650; M. B. Langhorne, 85; Samuel Merritt, 880; W. E. Miller, 200; E. W. Playter, 60; H. Rogers, 115; E. C. Sessions, 240. Total number of shares held by the Directors is 2,715 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda.....	\$100 00	\$1,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$1,735,513 99	\$3,500,000 00
Butte.....	15,000 00	45,600 00
Colusa.....	72,000 00	189,650 00
Contra Costa.....	76,300 00	160,000 00
Fresno.....	142,050 00	344,300 00
Marin and Sonoma.....	34,500 00	74,000 00
San Benito.....	13,800 00	34,280 00
Santa Clara and Alameda.....	30,000 00	75,000 00
Solano.....	65,100 00	150,900 00
Stanislaus.....	4,100 00	12,800 00
Sacramento.....	45,000 00	97,500 00
San Mateo and Alameda.....	3,000 00	6,500 00
Tehama.....	10,000 00	66,000 00
Tulare.....	15,825 00	45,260 00
Tulare and Fresno.....	22,000 00	53,900 00
Totals.....	\$2,284,188 99	\$4,855,690 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County and school bonds and bonds of municipal corporations in California.....	\$981,505 00	\$981,505 00	\$1,521,500 00
Bonds of other solvent corporations.....	490,000 00	490,000 00	
200 shares stock Bank of California.....	20,000 00	29,000 00	
Totals.....	\$1,491,505 00	\$1,500,505 00	\$1,571,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Capital stock and bonds of various solvent corporations, such as banks, insurance companies, etc.	\$422,700 00	\$313,700 00	\$427,610 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Savings account passbooks.....	\$600 00	\$620 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Oakland Bank of Savings, doing business at Oakland, County of Alameda, on the fifteenth day of July, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$100,000 00	Capital paid up	\$475,000 00
Other real estate	12,790 00	Reserve fund	25,000 00
Invested in stocks, bonds, and warrants	1,565,052 50	Due depositors	3,377,276 70
Loans and discounts	2,019,782 58	Interest collected	6,854 88
Cash balance	107,752 04	Rents, exchange, etc.	7,731 90
Due from banks and bankers ..	87,255 74	Dividends unpaid	1,295 00
Expenses, taxes, etc.	525 62		
Total resources	\$3,893,158 48	Total liabilities	\$3,893,158 48

STATISTICAL INFORMATION

Supplementary to the report of the Oakland Bank of Savings, on the morning of January 1, 1890.

1. Number of deposit accounts open January 1, 1890	4,769
2. Number of deposit accounts opened during past year	1,913
3. Number of deposit accounts closed during past year	1,386
4. Amount deposited during the past year	\$2,080,613 23
5. Amount withdrawn during the past year	\$1,480,324 42
6. Amount of dividends or interest to depositors for past year ..	\$134,819 35
7. Rate per cent per annum of such dividends or interest ..	<div> <div>First term</div> <div>Second term</div> </div> 5 per cent. 5½ per cent.
8. Amount of dividends to stockholders for past year	\$38,000 00
9. Rate per cent per annum of same on paid up capital	8 per cent.
10. Amount added to reserve fund during past year	\$5,000 00
11. Amount of gross earnings during past year	\$239,539 46
12. Amount of net earnings during past year	\$186,572 26
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Dec. 15, 1889.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

UNION SAVINGS BANK—OAKLAND.

[Incorporated May 26, 1869.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

J. WEST MARTIN, President.

A. E. H. CRAMER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$54,637 50	Capital paid in coin	\$300,000 00
United States bonds	1,788 75	Profit and loss and contin- gent fund	31,468 42
Miscellaneous bonds and stocks	100,167 01	Due depositors	2,479,959 71
Loans on real estate	2,464,942 12	Dividends unpaid	12,090 00
Loans on stocks, bonds, and warrants	43,300 00	Other liabilities	467 50
Money on hand	31,840 38	Interest accrued and delin- quent	23,860 21
Due from banks and bankers ..	123,569 87		
Furniture and fixtures	3,800 00		
Interest accrued and delin- quent	23,860 21		
Total resources	\$2,847,845 84	Total liabilities	\$2,847,845 84

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. West Martin, 195; R. W. Kirkham, 112; Hiram Tubbs, 370; William J. Dingee, 25; William G. Henshaw, 175; R. S. Farrelly, 195; S. Huff, 15; Thos. Prather, 30; A. A. Moore, 46; Chas. E. Palmer, 22; Herman A. Tubbs, 33. Total number of shares held by the Directors is 1,218 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$2,221,874 12	\$4,467,608 45
Santa Clara	13,300 00	26,600 00
San Joaquin	14,000 00	28,000 00
Stanislaus	30,000 00	60,000 00
Napa	750 00	1,500 00
Tulare	1,500 00	3,000 00
Fresno	3,000 00	6,000 00
Santa Barbara	30,000 00	60,000 00
Solano	52,300 00	104,600 00
Contra Costa	98,218 00	196,436 00
Totals	\$2,464,942 12	\$4,953,744 45

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
18 Oregon Railway and Navigation Co. bonds, at \$1,000	\$18,000 00	\$19,282 50	\$19,282 50
85 Temescal School District bonds, at \$100	8,500 00	8,964 10	8,964 10
25 Red Bluff School District bonds, at \$1,000	25,000 00	26,570 41	26,570 41
35 Contra Costa Water Co. bonds, at \$1,000	35,000 00	35,350 00	36,050 00
20 Lorin School District bonds, at \$500 ..	10,000 00	10,000 00	10,000 00
Totals	\$96,500 00	\$100,167 01	\$100,867 01

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
500 shares Spring Valley Waterworks, at \$100	\$50,000 00	\$19,000 00	\$49,000 00
300 shares Contra Costa Water Co., at \$100	30,000 00	24,000 00	27,600 00
20 shares Fireman's Fund Insurance Co., at \$100	2,000 00	300 00	2,900 00
Totals	\$82,000 00	\$43,300 00	\$79,500 00

JULY STATEMENT.

Financial Condition of the Union Savings Bank of Oakland, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

J. WEST MARTIN, President.

A. E. H. CRAMER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$55,129 42	Capital paid in coin	\$300,000 00
United States bonds	1,788 75	Profit and loss and contingent fund	30,968 42
Miscellaneous bonds and stocks	100,136 41	Due depositors	2,591,403 47
Loans on real estate	2,565,913 78	Dividends unpaid	12,036 00
Loans on stocks, bonds, and warrants	24,000 00	Other liabilities	287 36
Money on hand	26,535 03		
Due from banks and bankers	157,360 36		
Furniture and fixtures	3,800 00		
Other assets	31 50		
Total resources	\$2,934,695 25	Total liabilities	\$2,934,695 25

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. West Martin, 195; R. W. Kirkham, 200; Hiram Tubbs, 370; W. J. Dingee, 25; W. G. Henshaw, 201; R. S. Farrelly, 195; S. Huff, 15; Thos. Prather, 30; A. A. Moore, 46½; C. E. Palmer, 22½; Herman A. Tubbs, 33. Total number of shares held by the Directors is 1,333 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Contra Costa	\$73,075 68	\$146,151 36
Napa	750 00	1,500 00
Santa Clara	13,300 00	26,600 00
San Joaquin	14,000 00	28,000 00
Solano	51,300 00	102,600 00
Stanislaus	30,000 00	60,000 00
Tulare	1,500 00	3,000 00
Santa Barbara	30,000 00	60,000 00
Fresno	1,500 00	3,000 00
Alameda	2,350,488 10	4,741,267 65
Totals	\$2,565,913 78	\$5,172,119 01

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
18 Oregon Railway and Navigation Co. bonds, \$1,000 each	\$18,000 00	\$19,282 50	\$19,282 50
85 Temescal School District bonds, \$100 each	8,500 00	8,933 50	8,933 50
25 Red Bluff School District bonds, \$1,000 each	25,000 00	26,570 41	26,570 41
35 Contra Costa Water Co. bonds, \$1,000 each	35,000 00	35,350 00	35,350 00
20 Lorin School District bonds, \$500 each	10,000 00	10,000 00	10,000 00
Totals	\$96,500 00	\$100,136 41	\$100,136 41

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
300 shares Contra Costa Water Co., \$100 each -----	\$30,000 00	\$24,000 00	\$30,300 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Union Savings Bank, doing business at Oakland, County of Alameda, on the sixteenth day of July, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises -----	\$54,637 50	Capital paid up -----	\$300,000 00
Other real estate -----	54 45	Due depositors -----	2,324,096 55
Invested in stocks, bonds, and warrants -----	102,555 76	Interest collected -----	8,894 28
Loans on real estate -----	2,325,699 90	Rents, exchange, etc. -----	40 00
Cash balance -----	24,833 38	Dividends unpaid -----	1,108 00
Due from banks and bankers -----	166,628 16	Profit and loss -----	25,087 38
Furniture, fixtures, etc. -----	3,800 00	Other liabilities -----	19,278 99
Expenses, taxes, etc. -----	241 05		
Other assets -----	55 00		
Total resources -----	\$2,678,505 20	Total liabilities -----	\$2,678,505 20

STATISTICAL INFORMATION

Supplementary to the report of the Union Savings Bank, Oakland, on the morning of January 1, 1890.

1. Number of deposit accounts open January 1, 1890 -----	3,742
2. Number of deposit accounts opened during past year -----	1,332
3. Number of deposit accounts closed during past year -----	1,021
4. Amount deposited during the past year -----	\$1,802,208 91
5. Amount withdrawn during the past year -----	\$1,640,422 00
6. Amount of dividends or interest to depositors for past year -----	\$110,253 25
7. Rate per cent per annum of such dividends or interest { First term ..	5 per cent.
8. Amount of dividends to stockholders for past year -----	5½ per cent.
9. Rate per cent per annum of same on paid up capital -----	\$24,000 00
10. Amount added to reserve fund during past year -----	8 per cent.
11. Amount of gross earnings during past year -----	None.
12. Amount of net earnings during past year -----	\$198,878 15
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger -----	\$142,038 03
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date -----	

April 17, 1889.

\$4 87

PEOPLE'S SAVINGS BANK—SACRAMENTO.

[Incorporated May 23, 1879.]

Financial condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

WM. BECKMAN, President.

WM. F. HUNTOON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$11,220 00	Capital paid in coin	\$225,500 00
Real estate taken for debt ..	2,375 00	Reserve fund	43,402 72
Loans on real estate	804,784 25	Profit and loss and con-	
Money on hand	61,212 90	tingent fund	36,332 36
Due from banks and bankers ..	2,999 01	Due depositors	591,860 30
Furniture and fixtures	1,477 50	Dividends unpaid	3,382 26
Expenses	6,522 00		
Taxes	9,886 98		
Total resources	\$900,477 64	Total liabilities	\$900,477 64

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$410,000; amount paid in coin is \$225,500. The total number of shares of stock issued is 410,000 shares; the amount paid on each share of stock is 55 cents.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Beckman, 70,788; John L. Huntoon, 54,043; E. J. Croly, 4,119; Wm. Johnston, 1,056; Geo. M. Hayton, 6,498; Samuel Gottlieb, 1,121; E. C. Atkinson, 221. Total number of shares held by the Directors is 137,846 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sacramento	\$2,375 00	\$2,375 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa	\$192,286 74	\$390,400 00
Washoe (Nev.)	73,500 00	150,000 00
Sacramento	242,894 11	480,000 00
Placer	60,282 78	130,500 00
Yuba	5,492 00	11,000 00
Tehama	81,293 62	175,500 00
Sutter	20,283 00	48,500 00
Amador	1,500 00	31,000 00
Butte	8,000 00	14,400 00
San Joaquin	4,700 00	8,600 00
El Dorado	5,600 00	25,000 00
Solano	22,300 00	52,500 00
Fresno	78,800 00	160,000 00
Tulare	2,852 00	9,300 00
Yolo	5,000 00	10,000 00
Totals	\$804,784 25	\$1,696,700 00

JULY STATEMENT.

Financial Condition of the People's Savings Bank of Sacramento, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

WM. BECKMAN, President.

GEO. W. LORENZ, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$11,220 00	Capital paid in coin.....	\$225,500 00
Real estate taken for debt.....	11,671 91	Reserve fund.....	41,258 81
Loans on real estate.....	743,379 25	Profit and loss and contin-	
Money on hand.....	70,603 57	gent fund.....	12,994 45
Due from banks and bankers.....	7,683 83	Due depositors.....	556,046 97
Furniture and fixtures.....	1,500 00	Dividends unpaid.....	10,258 33
Total resources.....	\$846,058 56	Total liabilities.....	\$846,058 56

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$410,000; amount paid in coin is \$225,500. The total number of shares of stock issued is 410,000 shares; the amount paid on each share of stock is 55 cents.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Beckman, 73,718; J. L. Huntton, 53,443; Wm. Johnston, 1,056; E. J. Croly, 4,119; Samuel Gottlieb, 1,131; Geo. M. Hayton, 6,498; E. C. Atkinson, 221. The total number of shares held by the Directors is 140,186 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Tehama.....	\$8,369 26
Colusa.....	927 65
Sacramento.....	2,375 00
Total.....	\$11,671 91

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
El Dorado.....	\$3,000 00	\$10,000 00
Nevada.....	16,000 00	40,000 00
Butte.....	9,000 00	18,000 00
Fresno.....	79,700 00	162,000 00
Colusa.....	165,179 25	365,000 00
Sacramento.....	161,000 00	390,000 00
Solano.....	21,500 00	40,000 00
Tehama.....	79,000 00	161,000 00
Sutter.....	10,000 00	23,000 00
San Joaquin.....	6,000 00	13,000 00
Yuba.....	5,000 00	12,000 00
Placer.....	98,000 00	201,000 00
Yolo.....	9,000 00	22,000 00
Washoe, Nevada.....	81,000 00	172,000 00
Totals.....	\$743,379 25	\$1,629,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the People's Savings Bank, doing business at Sacramento, County of Sacramento, on the twenty-fourth day of August, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$11,220 00	Capital paid up	\$225,500 00
Other real estate	4,219 90	Reserve fund	35,704 30
Loans and discounts	807,607 54	Due depositors	598,275 92
Cash balance	38,027 63	Interest collected	2,626 74
Due from banks and bankers	10,612 34	Dividends unpaid	4,149 28
Furniture, fixtures, etc.	2,477 50	Profit and loss	8,698 22
Expenses, taxes, etc.	1,088 75	Other liabilities	299 20
Total resources	\$875,253 66	Total liabilities	\$875,253 66

STATISTICAL INFORMATION

Supplementary to the report of the People's Savings Bank, on the morning of January 1, 1890.

1. Number of deposit accounts open January 1, 1890	839
2. Number of deposit accounts opened during past year	620
3. Number of deposit accounts closed during past year	659
4. Amount deposited during the past year	\$544,921 42
5. Amount withdrawn during the past year	\$539,000 77
6. Amount of dividends or interest to depositors for past year	\$24,404 13
7. Rate per cent per annum of such dividends or interest	5.33 per cent.
{ Term	
{ Ordinary	4 per cent.
8. Amount of dividends to stockholders for past year	\$13,515 40
9. Rate per cent per annum of same on paid up capital	6 per cent.
10. Amount added to reserve fund during past year	\$3,894 00
11. Amount of gross earnings during past year	\$63,223 93
12. Amount of net earnings during past year	\$38,965 95
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Dec. 21, 1889.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

SACRAMENTO BANK.

[Incorporated January 28, 1875.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

WM. P. COLEMAN, President.

ED. R. HAMILTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$20,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	41,863 06	Reserve fund	50,368 78
Loans on real estate	2,807,648 01	Due depositors	2,676,289 75
Money on hand	192,709 41	Due banks and bankers	4,412 15
Due from banks and bankers	99,532 11	Other liabilities (interest, etc.)	152,307 11
Expenses	21,625 20		
Total resources	\$3,183,377 79	Total liabilities	\$3,183,377 79

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; the amount paid in coin is \$300,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. P. Coleman, 705; P. Scheld, 1,348; M. E. Ross, 800; F. R. Dray, 360; F. Birdsall, 52. Total number of shares held by the Directors is 3,265 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Butte	\$16,908 26	\$35,000 00
Sacramento	5,691 06	6,000 00
San Joaquin	8,991 25	12,000 00
Stanislaus	3,047 18	4,000 00
Merced	5,981 51	7,000 00
Calaveras	1,243 80	1,500 00
Totals	\$41,863 06	\$65,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Amador	\$3,700 00	\$7,000 00
Butte	31,660 38	55,000 00
Colusa	373,615 33	640,000 00
Calaveras	4,950 00	8,500 00
El Dorado	9,092 55	16,000 00
Fresno	472,531 61	800,000 00
Kern	7,000 00	12,000 00
Merced	224,973 16	400,000 00
Mariposa	3,013 80	6,000 00
Napa	803 93	1,500 00
Nevada	10,892 24	20,000 00
Placer	73,872 00	140,000 00
Sacramento	340,186 52	600,000 00
San Joaquin	83,000 00	150,000 00
Sutter	33,230 00	60,000 00
Solano	77,324 25	140,000 00
Stanislaus	598,583 96	1,000,000 00
Tulare	344,391 18	600,000 00
Tehama	24,100 00	45,000 00
Tuolumne	7,100 00	15,000 00
Yolo	71,177 10	150,000 00
Yuba	12,500 00	22,000 00
Totals	\$2,807,648 01	\$4,888,000 00

JULY STATEMENT.

Financial Condition of the Sacramento Bank, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

WM. P. COLEMAN, President.

ED. R. HAMILTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$20,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt ..	40,196 40	Reserve fund	47,348 32
Miscellaneous bonds and stocks	300 00	Profit and loss and con- tingent fund	63,771 76
Loans on real estate	2,893,442 72	Due depositors	2,709,395 01
Money on hand	101,723 39	Other liabilities (interest, etc.)	71,523 56
Due from banks and bankers	108,660 41		
Expenses	22,715 73		
Total resources	\$3,192,038 65	Total liabilities	\$3,192,038 65

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: William P. Coleman, 705; P. Scheld, 1,348; M. E. Ross, 800; F. R. Dray, 360; F. Birdsall, 52. Total number of shares held by the Directors is 3,265 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Butte	\$16,923 36	\$35,000 00
Calaveras	1,000 00	1,000 00
Merced	5,981 51	7,000 00
Sacramento	4,252 74	5,000 00
Stanislaus	3,047 54	4,000 00
San Joaquin	8,991 25	10,000 00
Totals	\$40,196 40	\$62,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Amador	\$3,735 00	\$6,000 00
Butte	31,718 08	55,000 00
Colusa	374,211 16	650,000 00
Calaveras	1,150 00	2,000 00
El Dorado	9,598 95	17,000 00
Fresno	561,538 19	1,200,000 00
Kern	7,000 00	12,000 00
Merced	215,199 93	400,000 00
Mariposa	3,013 80	5,500 00
Napa	800 00	1,500 00
Nevada	14,463 00	25,000 00
Placer	93,925 00	160,000 00
Sutter	33,232 50	56,000 00
Stanislaus	559,149 72	1,000,000 00
Sacramento	373,458 61	660,000 00
San Joaquin	82,466 00	150,000 00
Solano	58,895 25	100,000 00
Tehama	24,121 12	45,000 00
Tuolumne	7,125 00	13,000 00
Tulare	359,272 81	650,000 00
Yolo	71,868 60	150,000 00
Yuba	12,500 00	22,000 00
Totals	\$2,898,442 72	\$5,380,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Street Improvement Association	\$300 00	\$300 00	\$300 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Sacramento Bank, doing business at Sacramento, County of Sacramento, on the twenty-sixth day of August, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$20,000 00	Capital paid up	\$300,000 00
Other real estate	40,848 54	Reserve fund	50,368 78
Loans and discounts	2,779,634 49	Due depositors	2,561,268 30
Cash balance	85,878 50	Interest collected	18,030 61
Due from banks and bankers	78,180 30	Rents, exchange, etc.	8,528 97
Expenses, taxes, etc.	3,387 40	Profit and loss	69,732 57
Total resources	\$3,007,929 23	Total liabilities	\$3,007,929 23

STATISTICAL INFORMATION

Supplementary to the report of the Sacramento Bank, Sacramento, California, on the morning of January 1, 1890.

1. Number of deposit accounts open January 1, 1890	3,576
2. Number of deposit accounts opened during past year	1,099
3. Number of deposit accounts closed during past year	756
4. Amount deposited during the past year	\$1,447,940 00
5. Amount withdrawn during the past year	\$1,315,500 00
6. Amount of dividends or interest to depositors for past year	\$114,200 00
7. Rate per cent per annum of such dividends or interest	<div> <div>Term</div> <div>Ordinary</div> </div> <div> <div>5$\frac{1}{2}$ per cent.</div> <div>3$\frac{3}{16}$ per cent.</div> </div>
8. Amount of dividends to stockholders for past year	\$15,380 00
9. Rate per cent per annum of same on paid up capital	5 $\frac{1}{2}$ per cent.
10. Amount added to reserve fund during past year	\$50,000 00
11. Amount of gross earnings during past year	\$229,630 00
12. Amount of net earnings during past year	\$142,680 00
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Nov. 1, 1889.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

ORANGE COUNTY SAVINGS, LOAN, AND TRUST COMPANY— SANTA ANA.

[Incorporated April 8, 1889.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

CAREY R. SMITH, President.

C. F. MANSUR, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,213 10	Capital paid in coin	\$17,400 00
County warrants	312 00	Profit and loss and contin-	
Loans on real estate	14,238 98	gent fund	20 00
Money on hand	8,053 48	Due depositors	30,211 97
Due from banks and bankers	10,451 95	Other liabilities	238 39
Furniture and fixtures	4,457 92		
Expenses	1,142 93		
Total resources	\$47,870 36	Total liabilities	\$47,870 36

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$87,000; amount paid in coin is \$17,400. The total number of shares of stock issued is 87 shares; the amount paid on each share of stock is \$200.

The names of the Directors, and number of shares of stock held by each, are as follows: Carey R. Smith, 10; C. F. Mansur, 10; I. N. Rafferty, 10; Victor Montgomery, 2; C. D. Ball, 2. Total number of shares held by the Directors is 34 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Orange	\$12,078 98	\$12,078 98
San Bernardino	2,110 00	2,110 00
Los Angeles	50 00	50 00
Totals	\$14,238 98	\$14,238 98

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.
Orange County warrants	\$312 00

JULY STATEMENT.

Financial Condition of the Orange County Savings, Loan, and Trust Company of Santa Ana, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

CAREY R. SMITH, President.

C. F. MANSUR, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,213 10	Capital paid in coin	\$18,000 00
Loans on real estate	26,877 13	Profit and loss and contingent fund	1,062 94
Loans on other securities (grain, etc.)	80 00	Due depositors	33,614 69
Money on hand	7,820 79	Other liabilities	144 40
Due from banks and bankers	2,260 32		
Furniture and fixtures	4,487 92		
Expenses	1,194 26		
Other assets	888 51		
Total resources	\$52,822 03	Total liabilities	\$52,822 03

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$90,000; amount paid in coin is \$18,000. The total number of shares of stock issued is 90 shares; the amount paid on each share of stock is \$200.

The names of the Directors, and number of shares of stock held by each, are as follows: Carey R. Smith, 10; I. N. Rafferty, 10; C. F. Mansur, 10; R. E. Hewitt, 5; C. D. Ball, 2. Total number of shares held by the Directors is 37 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Orange	\$24,777 13	\$54,777 13
San Bernardino	2,100 00	6,100 00
Totals	\$26,877 13	\$60,877 13

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Mortgage on piano	\$80 00	\$300 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Orange County Savings, Loan, and Trust Company, doing business at Santa Ana, County of Orange, on the second day of June, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,213 10	Capital paid up	\$17,600 00
Loans on real estate	25,657 13	Due depositors	35,228 98
Cash balance	7,056 34	Interest collected	970 86
Due from banks and bankers	5,460 22	Rents, exchange, etc.	131 11
Furniture, fixtures, etc.	4,487 92		
Expenses, taxes, etc.	1,171 70		
Other assets	884 54		
Total resources	\$53,930 95	Total liabilities	\$53,930 95

STATISTICAL INFORMATION

Supplementary to the report of the Orange County Savings, Loan, and Trust Company, on the morning of January 1, 1890.

1. Number of deposit accounts open January 1, 1890	68
2. Number of deposit accounts opened during past year	115
3. Number of deposit accounts closed during past year	47
4. Amount deposited during the past year	\$25,379 16
5. Amount withdrawn during the past year	\$45,167 19
6. Amount of dividends or interest to depositors for past year	\$54 08
7. Rate per cent per annum of such dividends or interest	<div> <div>Term</div> <div>Ordinary</div> </div> <div> <div>4½ per cent.</div> <div>3 per cent.</div> </div>
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Jan. 1, 1890.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

SAVINGS BANK OF SAN BERNARDINO.

[Incorporated December 12, 1889.]

Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

FRANK HINCKLEY, President.

S. F. ZOMBRO, Secretary and Treasurer.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$17,100 00	Capital paid in coin	\$10,000 00
Loans on stocks, bonds, and warrants	4,000 00	Profit and loss and contingent fund	779 53
Money on hand	1,064 54	Due depositors	24,648 00
Due from banks and bankers	11,596 66		
Expenses	334 05		
Other assets	1,332 28		
Total resources	\$35,427 53	Total liabilities	\$35,427 53

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: Richard Gird, 22½; Frank Hinckley, 30; M. Byrne, 30; H. L. Drew, 21½; John Anderson, 34½; C. Kurtz, 34½; N. S. McAbee, 78; Jas. Fleming, 34½; S. F. Zombro, 30. Total number of shares held by the Directors is 715 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino.....	\$17,100 00	\$56,350 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
San Bernardino Hotel Building Association.....	\$100 00	\$4,000 00	\$9,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Savings Bank of San Bernardino, doing business at San Bernardino, County of San Bernardino, on the twenty-sixth day of May, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$19,250 00	Capital paid up.....	\$10,000 00
Cash balance.....	621 04	Due depositors.....	23,259 00
Due from banks and bankers	12,401 66	Rents, exchange, etc.....	2 00
Expenses, taxes, etc.....	328 55		
Other assets (accrued interest).....	659 75		
Total resources.....	\$33,261 00	Total liabilities.....	\$33,261 00

SANTA CRUZ BANK OF SAVINGS AND LOAN.

[Incorporated March —, 1870.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

J. H. LOGAN, President.

F. G. MENEFEE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$6,000 00	Capital paid in coin.....	\$20,000 00
Miscellaneous bonds and stocks.....	1,880 00	Reserve fund.....	15,000 00
Loans on real estate.....	401,863 20	Profit and loss and contingent fund.....	12,613 11
Money on hand.....	11,732 31	Due depositors.....	399,862 40
Due from banks and bankers	25,000 00		
Furniture and fixtures.....	1,000 00		
Total resources.....	\$447,475 51	Total liabilities.....	\$447,475 51

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$100,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Logan, 44; P. B. Fagen, 129; L. Schwartz, 98; F. H. Runge, 9; J. D. Chace, 1; J. D. Phelan, 5; B. F. Porter, 35. Total number of shares held by the Directors is 321 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Mateo	\$17,500 00	\$30,000 00
Ventura	8,960 00	15,000 00
Monterey	21,570 00	40,000 00
Tacoma, Washington	25,000 00	75,000 00
Santa Cruz	328,833 20	550,000 00
Totals	\$401,863 20	\$710,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
47 shares stock Bank of Santa Cruz Co...	\$1,880 00	\$1,880 00	\$2,702 50

JULY STATEMENT.

Financial Condition of the Santa Cruz Bank of Savings and Loan, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

J. H. LOGAN, President.

F. G. MENEFEE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,000 00	Capital paid in coin	\$20,000 00
Miscellaneous bonds and stocks	440 00	Reserve fund	16,000 00
Loans on real estate	388,136 20	Profit and loss and contingent fund	16,472 63
Money on hand	22,895 94	Due depositors	426,497 51
Due from banks and bankers	60,000 00	Dividends unpaid	2 00
Furniture and fixtures	1,500 00		
Total resources	\$478,972 14	Total liabilities	\$478,972 14

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$100,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Logan, 50; P. B. Fagen, 166; L. Schwartz, 100; Frank O'Neill, 5; J. D. Chace, 1; J. D. Phelan, 5; B. F. Porter, 35. Total number of shares held by the Directors is 362 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Mateo	\$17,500 00	\$80,000 00
Monterey	21,570 00	40,000 00
Tacoma, Washington	25,000 00	75,000 00
Santa Cruz	324,066 20	600,000 00
Totals	\$388,136 20	\$745,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
11 shares of stock Bank of Santa Cruz County	\$440 00	\$440 00	\$632 50

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Santa Cruz Bank of Savings and Loan, doing business at Santa Cruz, County of Santa Cruz, on the thirtieth day of October, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,000 00	Capital paid up	\$20,000 00
Invested in stocks, bonds, and warrants	2,880 00	Reserve fund	15,000 00
Loans and discounts	365,102 20	Due depositors	390,759 20
Cash balance	34,282 77	Interest collected	4,893 65
Due from banks and bankers	30,000 00	Dividends unpaid	4 00
Furniture, fixtures, etc.	1,000 00	Profit and loss	9,685 31
Expenses, taxes, etc.	1,077 19		
Total resources	\$440,342 16	Total liabilities	\$440,342 16

STATISTICAL INFORMATION

Supplementary to the report of the Santa Cruz Bank of Savings and Loan, on the morning of January 1, 1890.

1. Number of deposit accounts open January 1, 1890	703
2. Number of deposit accounts opened during past year	293
3. Number of deposit accounts closed during past year	216
4. Amount deposited during the past year	\$325,468 33
5. Amount withdrawn during the past year	\$300,496 24
6. Amount of dividends or interest to depositors for past year	\$12,945 13
7. Rate per cent per annum of such dividends or interest—Term	4 per cent.
8. Amount of dividends to stockholders for past year	\$2,000 00
9. Rate per cent per annum of same on paid up capital	10 per cent.
10. Amount added to reserve fund during past year	\$4,500 00
11. Amount of gross earnings during past year	\$34,040 98
12. Amount of net earnings during past year	\$9,165 60
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Dec. 30, 1889.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	\$12,434 00

CITY SAVINGS BANK—SANTA CRUZ.

[Incorporated December 6, 1887.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

L. K. BALDWIN, President.

W. D. HASLAW, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$141,228 80	Capital paid in coin	\$3,350 00
Money on hand	7,459 51	Reserve fund	1,959 86
Furniture and fixtures	455 45	Due depositors	143,498 90
		Dividends unpaid	335 00
Total resources	\$149,143 76	Total liabilities	\$149,143 76

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$33,500; amount paid in coin is \$3,350. The total number of shares of stock issued is 335 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: L. K. Baldwin, 30; F. A. Hihn, 50; A. Russell, 10; M. A. Buckley, 30; J. Sylvar, 10; J. S. Green, 20; I. L. Thurber, 20. Total number of shares held by the Directors is 170 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Santa Cruz	\$137,228 80
Monterey	4,000 00
Total	\$141,228 80

JULY STATEMENT.

Financial Condition of the City Savings Bank of Santa Cruz, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

L. K. BALDWIN, President.

W. D. HASLAM, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$138,328 80	Capital paid in coin	\$3,360 00
Money on hand	9,078 46	Reserve fund	1,959 86
Furniture and fixtures	455 45	Profit and loss and contingent fund	2,056 25
		Due depositors	140,486 60
Total resources	\$147,862 71	Total liabilities	\$147,862 71

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$33,600; amount paid in coin is \$3,360. The total number of shares of stock issued is 336 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: L. K. Baldwin, 35; F. A. Hihn, 50; A. Russell, 10; I. L. Thurber, 32; J. S. Green, 20; Jackson Sylvar, 10; M. A. Buckley, 30. Total number of shares held by the Directors is 187 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz.....	\$134,328 80	\$305,000 00
Monterey.....	4,000 00	12,000 00
Totals.....	\$138,328 80	\$317,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the City Savings Bank, doing business at Santa Cruz, County of Santa Cruz, on the thirty-first day of October, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts	\$144,209 30	Capital paid up.....	\$3,350 00
Cash balance	7,971 17	Reserve fund	1,505 99
Furniture, fixtures, etc.	455 45	Due depositors	144,786 67
Expenses, taxes, etc.	202 62	Interest collected.....	3,195 88
Total resources.....	\$152,838 54	Total liabilities.....	\$152,838 54

STATISTICAL INFORMATION

Supplementary to the report of the City Savings Bank, Santa Cruz, California, on the morning of January 1, 1890.

1. Number of deposit accounts open January 1, 1890.....	375
2. Number of deposit accounts opened during past year.....	225
3. Number of deposit accounts closed during past year.....	150
4. Amount deposited during the past year	\$123,795 58
5. Amount withdrawn during the past year.....	\$143,525 80
6. Amount of dividends or interest to depositors for past year.....	\$4,624 14
7. Rate per cent per annum of such dividends or interest—Term.....	4 per cent.
8. Amount of dividends to stockholders for past year.....	\$660 00
9. Rate per cent per annum of same on paid up capital	20 per cent.
10. Amount added to reserve fund during past year.....	\$1,959 86
11. Amount of gross earnings during past year.....	\$11,408 94
12. Amount of net earnings during past year.....	\$3,124 28
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger.....	Dec. 27, 1889.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	None.

CALIFORNIA SAVINGS BANK—SAN DIEGO.

[Incorporated January 11, 1890.]

Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

J. W. COLLINS, President.

FRED. T. HILL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks	\$15,000 00	Capital paid in coin	\$25,000 00
Loans on real estate	41,262 95	Profit and loss and contingent fund	3,436 07
Loans on stocks, bonds, and warrants	10,788 32	Due depositors	181,683 89
Money on hand	48,693 60		
Due from banks and bankers	93,763 97		
Expenses	314 00		
Taxes	297 12		
Total resources	\$210,119 96	Total liabilities	\$210,119 96

DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: J. W. Collins, 500; S. G. Havermale, 500; D. D. Dare, 500; Wm. Collier, 500; H. F. Norcross, 500. Total number of shares held by the Directors is 2,500 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$40,262 95	\$83,000 00
Orange	1,000 00	
Totals	\$41,262 95	\$83,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
15 first mortgage 7 per cent Cable Railway bonds, \$1,000 each.	\$15,000 00	\$15,000 00	\$15,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
100 shares National Bank stock	\$10,000 00	\$10,000 00	\$11,500 00
Warrants of City of San Diego	788 32	788 32	788 32
Totals	\$10,788 32	\$10,788 32	\$12,288 32

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the California Savings Bank, doing business at San Diego, County of San Diego, on the twenty-ninth day of May, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in stocks, bonds, and warrants.....	\$15,625 00	Capital paid up.....	\$25,000 00
Loans on real estate.....	34,187 95	Due depositors.....	107,131 86
Loans and discounts (personal).....	20,494 50	Interest collected.....	2,835 41
Cash balance.....	3,435 21		
Due from banks and bankers.....	60,935 86		
Expenses, taxes, etc.....	288 75		
Total resources.....	\$134,967 27	Total liabilities.....	\$134,967 27

SAN DIEGO SAVINGS BANK.

[Incorporated April 15, 1889.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

O. J. STOUGH, President.

M. T. GILMORE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$74,205 00	Capital paid in coin.....	\$20,000 00
Money on hand.....	10,877 11	Profit and loss and contingent fund.....	1,669 17
Expenses.....	912 31	Due depositors.....	64,325 25
Total resources.....	\$85,994 42	Total liabilities.....	\$85,994 42

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: O. J. Stough, 200; J. H. Braly, 200; W. W. Whitney, 200; M. Sherman, 200; Jacob Gruendike, 200; N. H. Conklin, 200; Jerry Toles, 150. Total number of shares held by the Directors is 1,350 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego.....	\$74,205 00	\$275,000 00

JULY STATEMENT.

Financial Condition of the San Diego Savings Bank, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

GEORGE HANNAHS, Vice-President.

M. T. GILMORE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$115,155 00	Capital paid in coin.....	\$20,000 00
Money on hand.....	25,054 75	Profit and loss and con-	
Expenses.....	865 75	tingent fund.....	4,808 94
Taxes.....	626 66	Due depositors.....	116,893 22
Total resources.....	\$141,702 16	Total liabilities.....	\$141,702 16

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: Jacob Gruendike, 200; J. W. Sefton, 383; George Hannahs, 100; Jerry Toles, 150; M. Sherman, 200; N. H. Conklin, 200; J. E. Fishburn, 40. Total number of shares held by the Directors is 1,273 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego.....	\$115,155 00	\$246,400 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the San Diego Savings Bank, doing business at San Diego, County of San Diego, on the twenty-ninth day of May, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$116,355 00	Capital paid up.....	\$20,000 00
Cash balance.....	524 80	Due depositors.....	107,005 39
Due from banks and bankers	13,059 38	Interest collected.....	2,989 68
Expenses, taxes, etc.....	812 75	Profit and loss.....	756 86
Total resources.....	\$130,751 93	Total liabilities.....	\$130,751 93

STATISTICAL INFORMATION

Supplementary to the report of the San Diego Savings Bank, on the morning of January 1, 1890.

1. Number of deposit accounts open January 1, 1890	369
2. Number of deposit accounts opened during past year	443
3. Number of deposit accounts closed during past year	74
4. Amount deposited during the past year	\$95,152 21
5. Amount withdrawn during the past year	\$30,826 96
6. Amount of dividends or interest to depositors for past year	\$19 70
7. Rate per cent per annum of such dividends or interest {Term	6 per cent.
..... {Ordinary	5 per cent.
8. Amount of dividends to stockholders for past year	None.
10. Amount added to reserve fund during past year	None.
11. Amount of gross earnings during past year	\$1,691 72
12. Amount of net earnings during past year	\$756 86
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Jan. 1, 1890.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

SAVINGS BANK OF SAN DIEGO COUNTY—SAN DIEGO.

[Incorporated May 12, 1886.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

E. W. MORSE, President.

JOHN GINTY, Secretary and Treasurer.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$252,674 54	Capital paid in coin	\$10,000 00
Loans on stocks, bonds, and warrants	29,696 40	Profit and loss and contin- gent fund	8,016 43
Money on hand	43,928 36	Due depositors	330,133 37
Due from banks and bankers	19,915 06		
Expenses	757 85		
Taxes	1,177 59		
Total resources	\$348,149 80	Total liabilities	\$348,149 80

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: Bryant Howard, 216; J. H. Barbour, 21; E. W. Morse, 21; H. Mabury, 204; John Ginty, 46; O. S. Witherby, 115; James McCoy, 35. Total number of shares held by the Directors is 658 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$252,674 54	\$650,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
1,735 shares San Diego Flume Co. stock ..	\$173,500 00	\$28,116 40	\$43,325 00
35 shares Bank of Oceanside	3,500 00	1,580 00	3,500 00
Totals	\$177,000 00	\$29,696 40	\$46,825 00

JULY STATEMENT.

*Financial Condition of the Savings Bank of San Diego County, on the morning of July 1, 1890,
as sworn to by the Officers of the Bank.*

E. W. MORSE, President.

JOHN GINTY, Secretary and Treasurer.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt ..	\$1,839 44	Capital paid in coin	\$10,000 00
Loans on real estate	227,260 03	Profit and loss and contin- gent fund	12,328 52
Loans on stocks, bonds, and warrants	57,664 29	Due depositors	376,495 12
Money on hand	97,772 01		
Due from banks and bankers ..	10,889 85		
Expenses	1,608 92		
Taxes	1,789 10		
Total resources	\$398,823 64	Total liabilities	\$398,823 64

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: Bryant Howard, 216; J. H. Barbour, 21; E. W. Morse, 21; H. Mabury, 204; John Ginty, 46; O. S. Witherby, 115; James McCoy, 35.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Diego	\$1,839 44	\$2,400 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$226,943 57	\$500,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
2,275 shares San Diego Flume Company.	\$227,500 00	\$28,116 40	\$46,150 00
35 shares Bank of Oceanside.....	3,500 00	2,840 00	3,500 00
12 shares Consolidated National Bank....	1,200 00	1,909 48	2,280 00
600 shares San Diego Union Company.....	60,000 00	24,158 41	55,000 00
500 shares Bee Publishing Company.....	50,000 00		
10 shares Pacific Loan and Trust Co.	1,000 00	1,000 00	1,000 00
Totals	\$343,200 00	\$58,024 29	\$107,930 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Savings Bank of San Diego County, doing business at San Diego, County of San Diego, on the twenty-ninth day of May, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt...	\$1,839 44	Capital paid up.....	\$10,000 00
Loans on real estate.....	258,203 73	Due depositors.....	378,192 99
Cash balance.....	5,478 67	Interest collected.....	10,668 49
Due from banks and bankers	131,736 43	Profit and loss	1,446 23
Expenses, taxes, etc.	2,732 98		
Other assets (judgments)....	316 46		
Total resources.....	\$400,307 71	Total liabilities.....	\$400,307 71

STATISTICAL INFORMATION

Supplementary to the report of the Savings Bank of San Diego County, on the morning of January 1, 1890.

1. Number of deposit accounts open January 1, 1890.....	589
2. Number of deposit accounts opened during past year.....	772
3. Number of deposit accounts closed during past year.....	459
4. Amount deposited during the past year.....	\$362,887 06
5. Amount withdrawn during the past year.....	\$266,463 04
6. Amount of dividends or interest to depositors for past year.....	\$8,983 89
7. Rate per cent per annum of such dividends or interest	<div> <div>Term</div> <div>6 per cent.</div> <div>Ordinary</div> <div>4½ per cent.</div> </div>
8. Amount of dividends to stockholders for past year.....	
9. Rate per cent per annum of same on paid up capital.....	12 per cent.
10. Amount added to reserve fund during past year.....	\$1,194 25
11. Amount of gross earnings during past year.....	\$22,663 50
12. Amount of net earnings during past year.....	\$13,679 61
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger.....	Dec. 31, 1889.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	None.

SAN JOSÉ SAFE DEPOSIT BANK OF SAVINGS.

[Incorporated April 29, 1885.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

M. MALARIN, President.

J. E. AUZERAIS, Cashier.

E. McLAUGHLIN, Manager.

Resources.	Amount.	Liabilities.	Amount.
Bank premises and vault...	\$225,000 00	Capital paid in coin	\$300,000 00
United States bonds	53,345 00	Reserve fund	110,000 00
Miscellaneous bonds	393,040 00	Due depositors	1,485,722 80
Loans on real estate	734,055 79		
Loans on stocks, bonds, and warrants	100,000 00		
Loans on other securities (grain, etc.)	900 00		
Loans on personal security	104,888 79		
Money on hand	70,024 97		
Due from banks and bankers	187,533 80		
Furniture and fixtures	4,000 00		
Accrued interest	22,934 45		
Total resources.....	\$1,895,722 80	Total liabilities.....	\$1,895,722 80

DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: E. McLaughlin, 4,000; Return Roberts, 1,000; M. Malarin, 1,500; J. E. Auzerais, 400; A. E. Wilder, 100; Chas. W. Quilty, 150; Adam Riehl, 200. Total number of shares held by the Directors is 7,350 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$574,021 90	\$1,245,000 00
Sacramento	54,983 89	95,000 00
Monterey	53,050 00	125,000 00
Los Angeles	10,000 00	18,000 00
Solano	12,000 00	45,000 00
Yuba	30,000 00	55,000 00
Totals	\$734,055 79	\$1,583,000 00

AMOUNT INVESTED IN BONDS.

Description or Class of Bonds.	Par Value.	Amount Invested.	Market Value.
United States bonds.....	\$42,350 00	\$53,345 00	\$446,385 00
Southern Pacific of Arizona Railroad Company bonds.....	50,000 00	53,000 00	
Southern Pacific of California Railroad Company bonds.....	45,000 00	45,000 00	
Los Angeles City bonds.....	105,000 00	105,000 00	
Spring Valley Water Company bonds.....	34,000 00	41,820 00	
Omnibus Cable Railroad Company bonds.....	110,000 00	132,000 00	
Park and Ocean Railroad Company bonds.....	5,000 00	6,000 00	
Market Street Cable Railroad Company bonds.....	3,000 00	3,720 00	
Colton Water Company bonds (Colton, Cal.).....	6,500 00	6,500 00	\$446,385 00
Totals.....	\$400,850 00	\$446,385 00	

AMOUNT LOANED ON BONDS.

Description or Class of Bonds.	Par Value.	Amount Loaned.	Market Value.
120 bonds Galveston, Harrisburg, and San Antonio Railroad Co., \$1,000 each.....	\$120,000 00	\$100,000 00	\$114,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
220 tons hay, at \$9.....	\$900 00	\$1,980 00

JULY STATEMENT.

Financial Condition of the San José Safe Deposit Bank of Savings, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

M. MALARIN, President.

J. E. AUZERAIS, Cashier.

E. McLAUGHLIN, Manager.

Resources.	Amount.	Liabilities.	Amount.
Bank premises and vault.....	\$225,000 00	Capital paid in coin.....	\$300,000 00
United States bonds.....	56,315 25	Reserve fund.....	115,000 00
Miscellaneous bonds.....	390,130 00	Due depositors.....	1,557,106 45
Loans on real estate.....	757,584 67	Other liabilities (tax ac't).....	6,798 01
Loans on bonds.....	157,500 00		
Loans on personal security.....	138,808 78		
Money on hand.....	66,694 93		
Due from banks and bankers.....	165,326 85		
Furniture and fixtures.....	4,000 00		
Other assets (accrued int.).....	17,543 98		
Total resources.....	\$1,978,904 46	Total liabilities.....	\$1,978,904 46

DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: E. McLaughlin, 4,000; Return Roberts, 1,000; M. Malarin, 1,500; J. E. Auzerais, 400; A. E. Wilder, 100; C. W. Quilty, 150; Adam Riehl, 200. Total number of shares held by the Directors is 7,350 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$599,240 75	\$1,275,000 00
Los Angeles	10,000 00	18,000 00
Yuba	30,000 00	55,000 00
Alameda	9,910 03	16,000 00
Monterey	40,250 00	80,000 00
Sacramento	56,183 89	95,000 00
Solano	12,000 00	45,000 00
Totals	\$757,584 67	\$1,584,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States bonds, 4s, 121½	\$46,350 00	\$56,315 25	\$446,445 25
Southern Pacific of Arizona bonds, 105	50,000 00	52,500 00	
Southern Pacific of California bonds, par	45,000 00	45,000 00	
Los Angeles City bonds, par	105,000 00	105,000 00	
Spring Valley Water Co. bonds, 123	34,000 00	41,820 00	
Omnibus Cable Railroad Co. bonds, 118	110,000 00	129,800 00	
Park and Ocean Railroad Co. bonds, 117	5,000 00	5,850 00	
Market St. Cable Railroad Co. bonds, 122	3,000 00	3,660 00	\$446,445 25
Colton Water Co. bonds, par	6,500 00	6,500 00	
Totals	\$404,850 00	\$446,445 25	\$446,445 25

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
120 bonds Galveston, Harrisburg, and San Antonio Railroad Co., \$1,000 each	\$120,000 00	\$100,000 00	\$114,000 00
10 bonds Southern Pacific Branch Railroad Co., \$1,000 each	60,000 00	50,000 00	70,000 00
50 bonds Southern Pacific of Arizona Railroad Co., \$1,000 each			
9 bonds Southern Pacific Railroad Co., \$1,000 each	9,000 00	7,500 00	
Totals	\$189,000 00	\$157,500 00	\$184,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Safe Deposit Bank of Savings, doing business at San José, County of Santa Clara, on the fourth day of March, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$225,000 00	Capital paid up	\$300,000 00
Invested in stocks, bonds, and warrants	445,105 00	Reserve fund	110,000 00
Loans on real estate	738,802 64	Due depositors	1,423,922 47
Loans and discounts	315,153 04	Due banks and bankers	15,741 22
Cash balance	27,423 36	Interest collected	4,709 88
Due from banks and bankers	85,860 01	Rents, exchange, etc.	3,571 37
Furniture, fixtures, etc.	4,000 00		
Expenses, taxes, etc.	2,032 92		
Other assets	14,567 97		
Total resources	\$1,857,944 94	Total liabilities	\$1,857,944 94

STATISTICAL INFORMATION

Supplementary to the report of the San José Safe Deposit Bank of Savings, on the morning of January 1, 1890.

1. Number of deposit accounts open January 1, 1890	2,087
2. Number of deposit accounts opened during past year	1,093
3. Number of deposit accounts closed during past year	747
4. Amount deposited during the past year	\$4,707,008 05
5. Amount withdrawn during the past year	\$4,506,399 01
6. Amount of dividends or interest to depositors for past year	\$47,518 27
7. Amount per cent per annum of such dividends (Term	July, 5; Jan., 5 ³⁰ / ₁₀₀ per cent.
or interest	Ordinary .. July, 4 ¹ / ₂ ; Jan., 4 ¹ / ₂ per cent.
8. Amount of dividends to stockholders for past year	\$24,000 00
9. Rate per cent per annum of same on paid up capital	8 per cent.
10. Amount added to reserve fund during past year	None.
11. Amount of gross earnings during past year	\$136,819 50
12. Amount of net earnings during past year	\$53,297 41
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Dec. 31, 1889.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

UNION SAVINGS BANK—SAN JOSÉ.

[Incorporated November 30, 1889.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

W. S. THORNE, President.

H. W. WRIGHT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$574 75	Capital paid in coin	\$50,000 00
Loans on real estate	124,514 00	Reserve fund	5,192 32
Loans on stocks, bonds, and warrants	29,783 87	Due depositors	111,673 35
Money on hand	9,493 05		
Furniture and fixtures	2,500 00		
Total resources	\$166,865 67	Total liabilities	\$166,865 67

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: W. S. Thorne, 100; S. N. Johnston, 40; William H. Wright, 200; A. McDonald, 25; A. E. Averrett, 25; H. W. Edwards, 120. Total number of shares held by the Directors is 510 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara.....	\$124,514 00	\$468,056 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Santa Clara County warrants.....	\$574 75	\$574 75	\$574 75

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
San José Building and Loan Association.....	\$40,000 00	\$26,283 87	\$42,567 74
Western Granite and Marble Company.....	8,600 00	3,500 00	8,600 00
Totals	\$48,600 00	\$29,783 87	\$51,167 74

JULY STATEMENT.

Financial Condition of the Union Savings Bank of San José, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

W. S. THORNE, President.

H. W. WRIGHT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$143,600 33	Capital paid in coin.....	\$50,000 00
Loans on stocks, bonds, and warrants	42,750 00	Reserve fund.....	5,000 00
Loans on other securities (grain, etc.)	900 00	Profit and loss and contingent fund	2,717 64
Money on hand	10,852 54	Due depositors	142,885 23
Furniture and fixtures	2,500 00		
Total resources.....	\$200,602 87	Total liabilities.....	\$200,602 87

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: W. S. Thorne, 100; H. W. Edwards, 120; S. N. Johnston, 40; A. E. Averrett, 25; A. McDonald, 25; H. C. Morrell, 40; W. H. Wright, 200. Total number of shares held by the Directors is 550 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$137,500 33	\$436,281 00
Santa Cruz	6,100 00	18,400 00
Totals	\$143,600 33	\$454,681 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
18 shares Central Milling Co. stock	\$1,800 00	\$800 00	\$1,800 00
10 shares Commercial and Savings Bank stock	500 00	500 00	650 00
100 shares Snyder & Foss warehouse st'k.	2,000 00	500 00	2,650 00
10 shares First National Bank of San José stock	1,000 00	500 00	1,300 00
100 shares San José Fruit Packing Company stock	7,500 00	2,000 00	10,000 00
702 shares San José Building and Loan Association stock	56,160 00	38,450 00	59,670 00
Totals	\$68,960 00	\$42,750 00	\$76,070 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
128,840 pounds of barley, in warehouse	\$900 00	\$1,288 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Union Savings Bank, doing business at San José, County of Santa Clara, on the sixth day of March, 1890, at the close of business.

Resources.	* Amount.	Liabilities.	Amount.
Invested in stocks, bonds, and warrants	\$742 58	Capital paid up	\$50,000 00
Loans on real estate	157,144 50	Due depositors	116,060 33
Cash balance	6,070 31	Rents, exchange, etc.	124 44
Furniture, fixtures, etc.	2,500 00	Profit and loss	5,192 32
Expenses, taxes, etc.	824 15		
Other assets	4,095 55		
Total resources.	\$171,377 09	Total liabilities	\$171,377 09

STATISTICAL INFORMATION

Supplementary to the report of the Union Savings Bank of San José, on the morning of January 1, 1890.

1. Number of deposit accounts open January 1, 1890.....	320
2. Number of deposit accounts opened during past year.....	454
3. Number of deposit accounts closed during past year.....	13
4. Amount deposited during the past year.....	\$293,168 64
5. Amount withdrawn during the past year.....	\$181,495 29
6. Amount of dividends or interest to depositors for past year.....	\$1,059 50
7. Rate per cent per annum of such dividends or interest.....	5 per cent.
	Ordinary.....
	4½ per cent.
10. Amount added to reserve fund during past year.....	\$5,192 32
11. Amount of gross earnings during past year.....	\$8,111 00
12. Amount of net earnings during past year.....	\$5,192 32
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger.....	Dec. 31, 1889.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	None.

VALLEJO SAVINGS AND COMMERCIAL BANK.

[Incorporated May 3, 1870.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

E. J. WILSON, President.

JOS. R. ENGLISH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt ..	\$13,240 17	Capital paid in coin.....	\$75,080 00
Loans on real estate.....	167,049 06	Reserve fund	10,000 00
Loans on stocks, bonds, and warrants	865 00	Profit and loss and contin- gent fund.....	10,537 21
Loans on other securities (grain, etc.).....	5,187 00	Due depositors	200,544 57
Money on hand	22,721 99		
Due from banks and bankers	83,413 51		
Furniture and fixtures	1,500 00		
Collection account	2,145 60		
Miscellaneous account	39 45		
Total resources.....	\$296,161 78	Total liabilities.....	\$296,161 78

DETAILS.

The amount of capital stock is \$75,080; amount subscribed is \$187,700; amount paid in coin is \$75,080. The total number of shares of stock issued is 1,877 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: E. J. Wilson, 292; S. G. Hilborn, 181; J. R. English, 33; A. T. Robinson, 55; P. W. Dillon, 20; F. W. Hall, 9; G. W. Wilson, 5. Total number of shares held by the Directors is 595 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Solano -----	\$13,240 17	\$13,240 17

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa and Solano	\$165,995 06	\$300,000 00
Fresno	1,054 00	3,500 00
Totals	\$167,049 06	\$303,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Vallejo City school warrants	\$280 00	\$265 00	\$280 00
20 shares Home Security Building and Loan Association	4,000 00	600 00	800 00
Totals	\$4,280 00	\$865 00	\$1,080 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Endowment policy New York Life Insurance, New York	\$500 00	\$1,000 00
700 gallons port wine in store, insured	287 00	700 00
193,000 pounds wheat in store, insured	2,400 00	2,500 00
200,975 pounds wheat in store, insured	2,000 00	2,600 00
Totals	\$5,187 00	\$6,800 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Vallejo Savings and Commercial Bank, doing business at Vallejo, County of Solano, on the thirteenth day of December, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$14,665 17	Capital paid up	\$75,080 00
Loans and discounts	185,165 66	Reserve fund	10,000 00
Cash balance	28,918 82	Due depositors	215,724 95
Due from banks and bankers	77,761 32	Interest collected	10,209 46
Furniture, fixtures, etc.	1,500 00	Rents, exchange, etc.	1,315 72
Expenses, taxes, etc.	7,500 23	Profit and loss	4,041 76
Other assets (collections)	921 50	Other liabilities	60 81
Total resources	\$316,432 70	Total liabilities	\$316,432 70

STATISTICAL INFORMATION

Supplementary to the report of the Vallejo Savings and Commercial Bank, on the morning of January 1, 1890.

1. Number of deposit accounts open January 1, 1890	237
2. Number of deposit accounts opened during past year	117
3. Number of deposit accounts closed during past year	58
4. Amount deposited during the past year	\$53,438 15
5. Amount withdrawn during the past year	\$30,931 05
6. Amount of dividends or interest to depositors for past year	\$3,085 00
7. Rate per cent per annum of such dividends or interest—Term	4 per cent.
8. Amount of dividends to stockholders for past year	None.

10. Amount added to reserve fund during past year	\$6,495 45
11. Amount of gross earnings during past year	\$17,444 25
12. Amount of net earnings during past year	\$9,969 40
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Dec. 31, 1889.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

PAJARO VALLEY SAVINGS AND LOAN SOCIETY—WATSONVILLE.

[Incorporated July 19, 1888.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

A. LEWIS, President.

J. J. MOREY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$46,625 00	Capital paid in coin	\$10,000 00
Due from Pajaro Valley Bank	6,860 25	Profit and loss and contingent fund	1,081 14
Taxes	300 00	Due depositors	42,840 36
Other assets (interest due) ..	136 25		
Total resources	\$53,921 50	Total liabilities	\$53,921 50

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Lewis, 112; P. McAllister, 100; J. T. Porter, 176; A. B. Chalmers, 100; W. R. Porter 44. Total number of shares held by the Directors is 532 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey	\$26,525 00	\$60,000 00
Santa Cruz	20,100 00	38,000 00
Totals	\$46,625 00	\$98,000 00

JULY STATEMENT.

Financial Condition of the Pajaro Valley Savings and Loan Society of Watsonville, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

A. LEWIS, President.

J. J. MOREY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$60,000 00	Capital paid in coin	\$10,000 00
Due from Pajaro Valley Bank	4,996 50	Profit and loss and contingent fund	1,900 81
Other assets (interest due) ..	406 00	Due depositors	53,501 69
Total resources	\$65,402 50	Total liabilities	\$65,402 50

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: J. T. Porter, 196; A. Lewis, 112; A. B. Chalmers, 100; P. McAllister, 100; W. R. Porter, 44. Total number of shares held by the Directors is 552 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey	\$35,200 00	\$75,000 00
Santa Cruz.....	24,800 00	45,000 00
Totals.....	\$60,000 00	\$120,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Pajaro Valley Savings and Loan Society, doing business at Watsonville, County of Santa Cruz, on the first day of November, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate-----	\$43,225 00	Capital paid up-----	\$10,000 00
Cash balance-----	10,521 25	Due depositors-----	42,630 59
Expenses, taxes, etc.-----	127 73	Interest collected-----	687 99
		Profit and loss-----	555 40
Total resources-----	\$53,873 98	Total liabilities-----	\$53,873 98

STATISTICAL INFORMATION

*Supplementary to the report of the Pajaro Valley Savings and Loan Society, on the morning of
January 1, 1890.*

1.	Number of deposit accounts open January 1, 1890	148
2.	Number of deposit accounts opened during past year	120
3.	Number of deposit accounts closed during past year	55
4.	Amount deposited during the past year	\$42,124 28
5.	Amount withdrawn during the past year	\$23,061 07
6.	Amount of dividends or interest to depositors for past year	\$1,348 51
7.	Rate per cent per annum of such dividends or interest {Term ----- Ordinary -----	4 per cent. $\frac{3}{2}$ per cent.
8.	Amount of dividends to stockholders for past year	None.
11.	Amount of gross earnings during past year	\$3,596 80
12.	Amount of net earnings during past year (undivided profits)	\$1,081 14
13.	As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Dec. 31, 1889.
14.	What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

SEMI-ANNUAL REPORTS AND EXAMINATIONS

OF

COMMERCIAL BANKS OF CALIFORNIA.

[ALPHABETICALLY ARRANGED BY CITIES AND TOWNS.]

REPORTS OF COMMERCIAL BANKS.

BANK OF ALAMEDA.

[Incorporated October 31, 1888.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

H. SEVENING, President.

J. E. BAKER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt ..	\$369 00	Capital paid in coin	\$100,000 00
Miscellaneous bonds and stocks	35,431 26	Reserve fund	11,583 84
Loans on real estate	141,175 00	Profit and loss and contingent fund	10,859 58
Loans on personal security ..	98,505 36	Due depositors	174,637 25
Money on hand	20,321 03	Due banks and bankers	7,633 15
Due from banks and bankers ..	1,665 33	Dividends unpaid	337 00
Furniture and fixtures	2,870 68		
Expenses	2,944 63		
Taxes	1,768 53		
Total resources	\$305,050 82	Total liabilities	\$305,050 82

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. Sevening, 15; Dell Linderman, 27; R. R. Thompson, 231; Jas. Knowland, 117; A. Schroeder, 10; D. L. Randolph, 20; J. H. Cary, 25. Total number of shares held by the Directors is 445 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$369'00	\$400 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$141,175 00	\$280,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Southern Pacific of Arizona first mortgage 6 per cent, guaranteed	\$22,000 00	\$24,093 76	\$24,200 00
Oregon Railway and Navigation first mortgage 6 per cent	10,000 00	11,337 50	12,000 00
Totals	\$32,000 00	\$35,431 26	\$36,000 00

JULY STATEMENT.

Financial Condition of the Bank of Alameda, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

H. SEVENING, President.

J. E. BAKER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$369 00	Capital paid in coin	\$100,000 00
Miscellaneous bonds and stocks	35,431 26	Reserve fund	25,113 38
Loans on real estate	115,741 00	Due depositors	170,718 75
Loans on personal security	111,986 09	Due banks and bankers	2,646 84
Money on hand	26,368 74	Dividends unpaid	223 00
Due from banks and bankers	2,218 13		
Furniture and fixtures	2,870 68		
Expenses	3,709 60		
Taxes	7 45		
Total resources	\$298,701 95	Total liabilities	\$298,701 95

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. Sevensing, 27; Dell Linderman, 27; R. R. Thompson, 231; James Knowland, 142; A. Schroeder, 10; D. L. Randolph, 20; Columbus Bartlett, 17. Total number of shares held by the Directors is 476 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$369 00	\$400 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$112,741 00	\$224,000 00
Los Angeles	3,000 00	12,000 00
Totals	\$115,741 00	\$236,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Oregon Railway and Navigation first mortgage bonds	\$10,000 00	\$11,200 00	\$11,400 00
Southern Pacific of Arizona first mortgage bonds	22,000 00	24,231 26	23,600 00
Totals	\$32,000 00	\$35,431 26	\$35,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Alameda, doing business at Alameda, County of Alameda, on the eighth day of April, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$369 00	Capital paid up.....	\$100,000 00
Invested in stocks, bonds, and warrants.....	35,431 26	Reserve fund.....	14,630 26
Loans and discounts	206,016 39	Due depositors	157,211 09
Cash balance	17,741 47	Interest collected	4,943 66
Due from banks and bankers	10,106 35	Rents, exchange, etc.....	49 73
Furniture, fixtures, etc.	2,871 38	Dividends unpaid	283 00
Expenses, taxes, etc.	2,468 90		
Other assets	2,112 99		
Total resources.....	\$277,117 74	Total liabilities.....	\$277,117 74

ALHAMBRA BANK.

[Incorporated October 10, 1888.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

J. M. ELLIOTT, President.

J. A. GREEN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,399 07	Capital paid in coin	\$21,900 00
Loans on real estate	7,411 00	Profit and loss and contin- gent fund	3,342 75
Loans on personal security ..	17,694 53	Due depositors	28,071 48
Money on hand	2,242 37		
Due from banks and bankers ..	12,785 14		
Furniture and fixtures	1,612 75		
Expenses	2,070 73		
Taxes	98 64		
Total resources.....	\$53,314 23	Total liabilities.....	\$53,314 23

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$87,600; amount paid in coin is \$21,900. The total number of shares of stock issued is 876 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: J. W. Elliott, 55; J. A. Green, 120; Jas. McLaren, 200; S. B. Kingsley, 20; T. J. Stuart, 20; F. Earley, 80; F. Edward Gray, 70; Jas. Wayne, 10; G. B. Adams, 30. Total number of shares held by the Directors is 605 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$3,900 00	\$10,600 00
San Diego.....	3,511 00	13,000 00
Totals	\$7,411 00	\$23,600 00

JULY STATEMENT.

Financial Condition of the Alhambra Bank, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

J. M. ELLIOTT, President.

J. A. GREEN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,451 87	Capital paid in coin	\$21,900 00
Loans on real estate	8,441 00	Profit and loss and con-	
Loans on personal security	19,761 82	tingent fund	1,275 18
Money on hand	2,476 90	Due depositors	40,682 39
Due from banks and bankers	21,095 93		
Furniture and fixtures	1,505 50		
Expenses	1,124 55		
Total resources	\$63,857 57	Total liabilities	\$63,857 57

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$87,600; amount paid in coin is \$21,900. The total number of shares of stock issued is 876 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: Jas. Wayne, 10; G. B. Johnson, 80; T. J. Stuart, 20; S. B. Kingsley, 20; G. B. Adams, 30; J. W. Elliott, 55; F. E. Gray, 110; J. A. Green, 60; Jas. McLaren, 200. Total number of shares held by the Directors is 585 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$5,091 00	\$18,000 00
Los Angeles	3,350 00	8,500 00
Totals	\$8,441 00	\$26,500 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Alhambra Bank, doing business at Alhambra, County of Los Angeles, on the fourth day of June, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,449 07	Capital paid up	\$21,900 00
Loans on real estate	7,406 00	Due depositors	34,170 11
Loans and discounts	18,691 20	Rents, exchange, etc.	697 31
Cash balance	2,025 58	Other liabilities	197 61
Due from banks and bankers	16,772 13		
Furniture, fixtures, etc.	1,505 50		
Expenses, taxes, etc.	1,115 55		
Total resources	\$56,965 03	Total liabilities	\$56,965 03

BANK OF ANAHEIM.

[Incorporated September 27, 1876.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

PLEZ JAMES, President.

GEO. V. HERR, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,300 00	Capital paid in coin	\$20,000 00
Real estate taken for debt..	19,129 51	Reserve fund	10,000 00
Miscellaneous bonds and stocks	4,892 15	Profit and loss and contin- gent fund	2,027 81
Loans on real estate	23,000 00	Due depositors	90,690 22
Loans on personal security ..	62,707 88	Due banks and bankers ...	1,698 74
Money on hand	8,334 00		
Due from banks and bankers	553 73		
Furniture and fixtures	2,000 00		
Total resources	\$124,416 77	Total liabilities	\$124,416 77

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: Hiram Mabury, 485; W. K. James, 10; S. H. Mott, 10; E. F. Spence, 10; Plez James, 485. Total number of shares held by the Directors is 1,000 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Orange	\$19,129 51

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Orange	\$23,000 00	\$35,000 00

JULY STATEMENT.

Financial Condition of the Bank of Anaheim, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

PLEZ JAMES, President.

GEORGE V. HERR, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,300 00	Capital paid in coin.....	\$20,000 00
Real estate taken for debt ..	19,109 72	Reserve fund.....	10,000 00
Miscellaneous bonds and stocks	4,619 15	Profit and loss and contingent fund	1,688 61
Loans on real estate.....	21,000 00	Due depositors	90,458 22
Loans on personal security ..	65,623 36	Due banks and bankers	2,716 23
Money on hand	6,059 94		
Due from banks and bankers ..	2,150 89		
Furniture and fixtures	2,000 00		
Total resources.....	\$124,863 06	Total liabilities.....	\$124,863 06

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: Hiram Mabury, 485; E. F. Spence, 10; S. H. Mott, 10; Plez James, 485; W. K. James, 10. Total number of shares held by the Directors is 1,000 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Orange.....	\$19,109 72	\$25,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Anaheim, doing business at Anaheim, County of Orange, on the second day of June, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,300 00	Capital paid up.....	\$20,000 00
Other real estate	19,101 97	Reserve fund	10,000 00
Invested in stocks, bonds, and warrants.....	4,682 15	Due depositors	104,206 08
Loans and discounts	86,676 29	Due banks and bankers	1,115 38
Cash balance	6,689 89	Interest collected.....	2,114 26
Due from banks and bankers ..	11,737 06	Rents, exchange, etc.....	144 16
Furniture, fixtures, etc.	2,000 00		
Expenses, taxes, etc.	2,392 52		
Total resources.....	\$137,579 88	Total liabilities.....	\$137,579 88

BANK OF ARCATA.

[Incorporated September 11, 1886.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

THOMAS BAIR, President.

WESLEY W. STONE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises (lot for premises).....	\$2,200 00	Capital paid in coin	\$40,000 00
Real estate taken for debt..	4,433 64	Profit and loss and contingent fund	17,570 47
County warrants	627 36	Due depositors	89,711 05
Loans on real estate	33,240 00	Due banks and bankers.....	4,826 71
Loans on stocks, bonds, and warrants	21,576 30		
Loans on personal security..	76,578 55		
Money on hand	9,964 35		
Due from banks and bankers	490 83		
Furniture and fixtures	934 20		
Other assets (int. accrued)...	2,063 00		
Total resources.....	\$152,108 23	Total liabilities.....	\$152,108 23

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$40,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: Thomas Bair, 260; Wesley W. Stone, 225; O. H. Spring, 10; J. C. Bull, Jr., 10; A. Brizard, 25; G. H. Tilley, 5; Robert Searles, 5. Total number of shares held by the Directors is 540 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Humboldt	\$4,433 64	\$5,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt	\$33,240 00	\$65,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
900 shares Western Redwood Company ..	\$90,000 00	\$10,000 00	\$15,000 00
300 shares Western Redwood Company ..	30,000 00	2,480 00	5,000 00
240 shares Riverside Lumber Company ..	24,000 00	2,131 65	15,000 00
200 shares Del Norte Land and Lumber Company ..	10,000 00	1,700 00	4,000 00
1,240 shares Eureka Street Railroad Company ..	24,800 00	5,264 65	-----
Totals	\$178,800 00	\$21,576 30	\$39,000 00

JULY STATEMENT.

Financial Condition of the Bank of Arcata, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

THOMAS BAIR, President.

WESLEY W. STONE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises, "lot"-----	\$2,200 00	Capital paid in coin-----	\$100,000 00
Real estate taken for debt--	4,433 64	Profit and loss and con-	
Loans on real estate-----	37,345 00	tingent fund-----	3,705 62
Loans on stocks, bonds, and		Due depositors-----	74,106 70
warrants-----	29,149 30	Due banks and bankers---	2,385 93
Loans on personal security--	87,740 24		
Money on hand-----	14,787 17		
Due from banks and bankers	839 08		
Furniture and fixtures-----	934 20		
Other assets (accrued inter-			
est)-----	2,769 62		
Total resources-----	\$180,198 25	Total liabilities-----	\$180,198 25

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. C. Bull, Jr., 10; O. H. Spring, 15; A. Brizard, 14; G. H. Tilley, 5; Robert Searles, 60; Thomas Bair, 250; Wesley W. Stone, 176. Total number of shares held by the Directors is 530 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Humboldt-----	\$4,433 64	\$5,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt-----	\$37,345 00	\$75,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
900 shares Western Redwood Company--	\$90,000 00	\$10,000 00	\$15,000 00
300 shares Western Redwood Company--	30,000 00	2,480 00	5,000 00
250 shares Bank of Arcata-----	25,000 00	10,000 00	25,000 00
240 shares Riverside Lumber Company--	24,000 00	1,404 65	24,000 00
1,350 shares Eureka Street Railroad Company-----	27,000 00	5,264 65	13,500 00
Totals-----	\$196,000 00	\$29,149 30	\$82,500 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Arcata, doing business at Arcata, County of Humboldt, on the seventeenth day of March, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$6,633 64	Capital paid up	\$100,000 00
Loans and discounts	132,094 35	Due depositors	86,059 78
Cash balance	11,638 73	Interest collected	272 81
Due from banks and bankers	34,507 12		
Furniture, fixtures, etc.	934 20		
Expenses, taxes, etc.	524 55		
Total resources	\$186,332 59	Total liabilities	\$186,332 59

PLACER COUNTY BANK—AUBURN.

[Incorporated October 20, 1887.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

N. D. RIDEOUT, President.

T. J. NICHOLS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,896 48	Capital paid in coin	\$20,000 00
Miscellaneous bonds and stocks	7,045 00	Reserve fund	7,000 00
County warrants	22,728 83	Due depositors	200,490 45
Loans on real estate	23,210 00		
Loans on personal security	28,626 34		
Money on hand	65,179 85		
Due from banks and bankers	66,309 57		
Furniture and fixtures	2,306 19		
Other assets	4,188 19		
Total resources	\$227,490 45	Total liabilities	\$227,490 45

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 575; A. Abbott, 150; D. W. Lubeck, 100; J. H. Neff, 50; A. Huntley, 50. Total number of shares held by the Directors is 925 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Placer	\$23,210 00	\$60,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Newcastle school bonds	\$4,500 00	\$4,500 00	\$4,500 00
United States bonds	2,545 00	2,545 00	2,545 00
Totals	\$7,045 00	\$7,045 00	\$7,045 00

JULY STATEMENT.

Financial Condition of the Placer County Bank of Auburn, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

N. D. RIDEOUT, President.

T. J. NICHOLS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,866 48	Capital paid in coin	\$20,000 00
Miscellaneous bonds and stocks	6,545 00	Reserve fund	7,000 00
County warrants	13,909 72	Due depositors	85,257 25
Loans on real estate	23,710 00	Due banks and bankers	2,154 60
Loans on personal security	28,875 86	Other liabilities (exchange)	185 07
Money on hand	14,296 96		
Due from banks and bankers	14,447 93		
Furniture and fixtures	2,306 19		
Expenses	1,542 90		
Other assets (interest)	645 27		
Telephone line	450 61		
Total assets	\$114,596 92	Total liabilities	\$114,596 92

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 575; A. Abbott, 150; D. W. Lubeck, 100; J. H. Neff, 50; A. Huntley, 50. Total number of shares held by the Directors is 925 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Placer	\$23,710 00	\$60,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County warrants	\$13,880 52	\$13,880 52	-----
Newcastle school bonds	4,000 00	4,000 00	4,000 00
United States bonds	2,545 00	2,545 00	2,545 00
Totals	\$20,425 52	\$20,425 52	-----

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Placer County Bank, doing business at Auburn, County of Placer, on the fourteenth day of April, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,896 48	Capital paid up.....	\$20,000 00
Invested in stocks, bonds, and warrants.....	20,430 42	Reserve fund.....	7,000 00
Loans and discounts.....	51,009 57	Due depositors	98,890 37
Cash balance	9,904 30	Rents, exchange, etc.....	92 94
Due from banks and bankers	31,039 72		
Furniture, fixtures, etc.	2,306 19		
Expenses, taxes, etc.	853 94		
Other assets (interest, etc.) ..	2,542 69		
Total resources	\$125,983 31	Total liabilities.....	\$125,983 31

KERN VALLEY BANK—BAKERSFIELD.

[Incorporated February 24, 1874.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

SOLOMON JEWETT, President.

H. A. BLODGET, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$34,437 20	Capital paid in coin	\$100,000 00
Real estate taken for debt ..	14,631 01	Reserve fund	15,000 00
County warrants	8,719 50	Profit and loss and contin- gent fund	9,160 19
Loans on real estate	31,235 00	Due depositors	235,783 79
Loans on personal security ..	216,914 55	Due banks and bankers.....	946 44
Money on hand	15,092 29	Dividends unpaid	54 00
Due from banks and bankers	30,917 02	Other liabilities	6,933 97
Furniture and fixtures	4,815 91		
Expenses	2,007 19		
Other assets	9,108 72		
Total resources.....	\$367,878 39	Total liabilities.....	\$367,878 39

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Solomon Jewett, 136; Hiram Hughes, 280; H. A. Blodget, 130; H. Hirshfeld, 9; A. Weill, 6. Total number of shares held by the Directors is 561 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Kern	\$14,631 01	\$25,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Kern	\$31,235 00	\$75,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Kern County warrants	\$8,719 50	\$8,719 50

JULY STATEMENT.

Financial Condition of the Kern Valley Bank of Bakersfield, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

SOLOMON JEWETT, President.

H. A. BLODGET, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$36,345 88	Capital paid in coin	\$100,000 00
Real estate taken for debt ..	15,088 51	Reserve fund	20,000 00
County warrants	2,298 67	Profit and loss and contin-	
Loans on real estate	29,220 00	gent fund	12,031 23
Loans on personal security ..	194,055 02	Due depositors	178,799 94
Money on hand	10,010 04	Due banks and bankers ..	867 77
Due from banks and bankers ..	7,079 23	Dividends unpaid	1,680 00
Furniture and fixtures	7,144 90		
Expenses	1,939 29		
Accrued interest	7,788 73		
Interest collections	2,408 67		
Total resources	\$313,378 94	Total liabilities	\$313,378 94

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Solomon Jewett, 145½; Hiram Hughes, 280; H. A. Blodget, 139½; H. Hirshfield, 9; A. Weill, 6. Total number of shares held by the Directors is 580 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Kern	\$15,088 51	\$25,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Kern	\$29,220 00	\$75,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Kern County warrants	\$2,298 67	\$2,298 67	\$2,298 67

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Kern Valley Bank, doing business at Bakersfield, County of Kern, on the thirty-first day of August, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$22,176 67	Capital paid up	\$100,000 00
Other real estate	14,631 01	Reserve fund	10,000 00
Invested in stocks, bonds, and warrants	1,024 31	Due depositors	149,966 39
Loans and discounts	243,239 31	Due banks and bankers	24,953 83
Cash balance	9,725 02	Interest collected	9,059 52
Due from banks and bankers	957 15	Rents, exchange, etc.	1,108 74
Furniture, fixtures, etc.	4,008 74	Dividends unpaid	1,734 00
Expenses, taxes, etc.	2,476 63	Profit and loss	6,568 57
Other assets	5,152 21		
Total resources	\$303,391 05	Total liabilities	\$303,391 05

BANK OF BENICIA.

[Incorporated December 1, 1881.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

W. F. GOAD, President.

J. E. CROOKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,000 00	Capital paid in coin	\$50,000 00
Miscellaneous bonds and stocks	600 00	Reserve fund	2,000 00
County warrants	13 00	Profit and loss and contingent fund	14 33
Loans on real estate	29,600 00	Due depositors	25,689 74
Loans on personal security	43,842 65	Due banks and bankers	15,473 56
Money on hand	5,076 30	Dividends unpaid (interest collected)	800 93
Furniture and fixtures	1,200 00		
Expenses	646 61		
Total resources	\$93,978 56	Total liabilities	\$93,978 56

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. F. Goad, 214; M. C. Goad, 20; W. C. Belcher, 98; John Nash, 54; J. E. Crooks, 59. Total number of shares held by the Directors is 445 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$29,600 00	\$60,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Masonic Hall bonds	\$600 00	\$580 00	\$600 00
Solano County warrants	13 00	12 75	13 00
Totals	\$613 00	\$592 75	\$613 00

JULY STATEMENT.

Financial Condition of the Bank of Benicia, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

W. F. GOAD, President.

J. E. CROOKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,000 00	Capital paid in coin	\$50,000 00
Miscellaneous bonds and stocks	600 00	Reserve fund	2,000 00
Loans on real estate	31,800 00	Profit and loss and contingent fund	406 43
Loans on personal security	37,698 77	Due depositors	32,063 97
Money on hand	2,908 90	Due banks and bankers	1,083 11
Furniture and fixtures	1,200 00	Other liabilities	3,778 32
Expenses	2,124 16		
Total resources	\$89,331 83	Total liabilities	\$89,331 83

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$105,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. F. Goad, 214; M. C. Goad, 20; W. C. Belcher, 98; John Nash, 54; J. E. Crooks, 59. Total number of shares held by the Directors is 445 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Solano	\$31,800 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Masonic Hall bonds	\$600 00	\$580 00	\$600 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Benicia, doing business at Benicia, County of Solano, on the eighteenth day of December, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,000 00	Capital paid up.....	\$50,000 00
Invested in stocks, bonds, and warrants.....	613 00	Reserve fund.....	2,000 00
Loans and discounts	72,946 21	Due depositors	27,662 10
Cash balance.....	3,482 80	Due banks and bankers	10,803 34
Furniture, fixtures, etc.....	1,200 00	Interest collected	806 02
Expenses, taxes, etc.....	33 45	Rents, exchange, etc.....	4 00
Total resources.....	\$91,275 46	Total liabilities.....	\$91,275 46

BANK OF BUTTE COUNTY—CHICO.

[Incorporated January 1, 1873.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

N. D. RIDEOUT, President.

CHARLES FAULKNER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$30,000 00	Capital paid in coin	\$250,000 00
Real estate taken for debt ..	6,000 00	Reserve fund	50,000 00
Miscellaneous bonds and stocks	48,815 00	Profit and loss and con- tingent fund	53,379 66
County warrants	6,656 73	Due depositors	261,273 98
Loans on real estate	167,370 00	Due banks and bankers	360,571 22
Loans on other securities (grain, etc.).....	257,172 00		
Loans on personal security ..	421,434 48		
Money on hand	32,015 05		
Due from banks and bankers ..	1,604 88		
Furniture and fixtures	2,000 00		
Other assets	2,156 72		
Total resources	\$975,224 86	Total liabilities.....	\$975,224 86

DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 350; George C. Perkins, 300; F. C. Lusk, 360; J. R. Robinson, 160; Charles Faulkner, 375. Total number of shares held by the Directors is 1,545 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Butte	\$6,000 00	\$6,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte	\$162,370 00	\$300,000 00
Colusa	4,000 00	8,000 00
Plumas	1,000 00	5,000 00
Totals	\$167,370 00	\$313,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
831 shares Chico Water Company stock ..	\$83,100 00	\$33,240 00	\$33,240 00
603 shares Chico Gas Company stock	30,150 00	15,075 00	15,075 00
25 shares Odd Fellows' Hall stock	500 00	500 00	500 00
Totals	\$113,750 00	\$48,815 00	\$48,815 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse	\$257,172 00	\$325,000 00

JULY STATEMENT.

Financial Condition of the Bank of Butte County, of Chico, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

N. D. RIDEOUT, President.

CHAS. FAULKNER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$28,000 00	Capital paid in coin	\$250,000 00
Real estate taken for debt ..	5,000 00	Reserve fund	50,000 00
Miscellaneous bonds and stocks	48,815 00	Profit and loss and contingent fund	49,768 23
Loans on real estate	169,865 00	Due depositors	207,747 86
Loans on other securities (grain, etc.)	67,100 00	Due banks and bankers ...	161,589 91
Loans on personal security ..	299,191 78		
Money on hand	32,443 53		
Due from banks and bankers ..	3,554 38		
Furniture and fixtures	2,000 00		
Other assets	3,124 31		
Total resources	\$659,104 00	Total liabilities	\$659,104 00

DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 350; George C. Perkins, 300; F. C. Lusk, 360; J. R. Robinson, 160; Chas. Faulkner, 375. Total number of shares held by the Directors is 1,545 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Butte	\$5,000 00	\$5,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte	\$163,865 00	\$300,000 00
Colusa	4,000 00	8,000 00
Plumas	2,000 00	5,000 00
Totals	\$169,865 00	\$313,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
831 shares Chico Water Company stock ..	\$83,100 00	\$33,240 00	\$33,240 00
603 shares Chico Gas Company stock	30,150 00	15,075 00	15,075 00
25 shares Odd Fellows' Hall stock	500 00	500 00	500 00
Totals	\$113,750 00	\$48,815 00	\$48,815 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse	\$67,100 00	\$100,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Butte County, doing business at Chico, County of Butte, on the twenty-fifth day of April, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$28,000 00	Capital paid up	\$250,000 00
Other real estate	5,000 00	Reserve fund	50,000 00
Invested in stocks, bonds, and warrants	48,815 00	Due depositors	234,283 15
Loans and discounts	583,076 02	Due banks and bankers	117,332 42
Cash balance	27,182 48	Interest collected	14,419 45
Due from banks and bankers	451 92	Rents, exchange, etc.	656 14
Furniture, fixtures, etc.	2,000 00	Profit and loss	33,143 66
Expenses, taxes, etc.	3,049 87		
Other assets	2,259 53		
Total resources	\$699,834 82	Total liabilities	\$699,834 82

BANK OF CHICO.

[Incorporated December 26, 1872.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

ORRIN GOWELL, President.

A. H. CREW, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt ..	1,782 10	Profit and loss and contin-	
Miscellaneous bonds and		gent fund	27,311 12
stocks	25,800 00	Due depositors	162,995 29
County and State warrants ..	7,932 11	Due banks and bankers	102,065 07
Loans on real estate	210,547 00		
Loans on stocks, bonds, and			
warrants	8,151 00		
Loans on other securities			
(grain, etc.)	19,209 82		
Loans on personal security ..	259,866 93		
Money on hand	41,794 97		
Due from banks and bankers ..	47 55		
Furniture and fixtures	2,500 00		
Other assets (gold dust)	1,740 00		
Total resources	\$592,371 48	Total liabilities	\$592,371 48

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Orrin Gowell, 493; A. H. Crew, 500; H. W. Heath, 500. Total number of shares of stock held by the Directors is 1,493 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tehama	\$1,582 10	\$1,920 00
Butte	200 00	250 00
Totals	\$1,782 10	\$2,170 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte	\$170,318 56	\$369,935 00
Colusa	16,194 67	36,400 00
San Francisco	11,502 16	27,000 00
San Joaquin	10,006 21	15,000 00
Tehama	2,525 40	8,000 00
Totals	\$210,547 00	\$456,335 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Tulare bonds	\$22,000 00	\$22,000 00	\$22,000 00
Odd Fellows' building stock	1,800 00	1,800 00	1,800 00
Park Hotel stock	2,000 00	2,000 00	2,000 00
State warrants	6,505 18	6,505 18	6,505 18
County warrants	1,426 93	1,426 93	1,426 93
Totals	\$33,732 11	\$33,732 11	\$33,732 11

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Chico Ice Company	\$500 00	\$410 00	\$500 00
Chico Livery Company	6,000 00	4,383 00	5,400 00
Chico Water Company	3,200 00	1,500 00	1,600 00
Odd Fellows' building stock	1,340 00	1,340 00	1,340 00
County warrants	544 75	518 00	544 75
Totals	\$11,584 75	\$8,151 00	\$9,384 75

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts (wheat)	\$19,209 82	\$23,737 00

JULY STATEMENT.

Financial Condition of the Bank of Chico, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

ORRIN GOWELL, President.

A. H. CREW, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	1,782 10	Profit and loss and contingent fund	31,751 55
Miscellaneous bonds and stocks	17,400 00	Due depositors	144,164 35
County warrants	726 85	Due bankers and bankers	57,470 01
Loans on real estate	218,709 68		
Loans on stocks, bonds, and warrants	7,570 00		
Loans on other securities (grain, etc.)	2,210 33		
Loans on personal security	244,383 87		
Money on hand	23,676 93		
Due from banks and bankers	49 00		
Furniture and fixtures	2,500 00		
Other assets (gold dust)	1,377 15		
Total resources	\$533,385 91	Total liabilities	\$533,385 91

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Orrin Gowell, 493; A. H. Crew, 500; H. W. Heath, 500. Total number of shares held by the Directors is 1,493 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tehama	\$1,582 10	\$1,600 00
Butte	200 00	350 00
Totals	\$1,782 10	\$1,950 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte	\$179,579 34	\$366,630 00
Colusa	16,680 00	25,600 00
Tehama	701 00	6,700 00
San Joaquin	10,349 34	15,000 00
San Francisco	11,400 00	27,000 00
Totals	\$218,709 68	\$440,930 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Tulare County bonds	\$13,500 00	\$13,500 00	\$13,500 00
Odd Fellows' building stock	1,800 00	1,800 00	1,800 00
Park Hotel building stock	2,100 00	2,100 00	2,100 00
County warrants	726 85	726 85	726 85
Totals	\$18,126 85	\$18,126 85	\$18,126 85

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Chico Ice Company stock	\$500 00	\$500 00	\$500 00
Chico Water Company stock	3,200 00	1,410 00	1,600 00
Chico Livery Stable Company stock	6,000 00	4,320 00	5,400 00
Odd Fellows' building stock	1,340 00	1,340 00	1,340 00
Totals	\$11,040 00	\$7,570 00	\$8,840 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipt for sacks	\$2,210 33	\$2,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Chico, doing business at Chico, County of Butte, on the twenty-fifth day of April, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,000 00	Capital paid up	\$300,000 00
Other real estate	1,782 10	Due depositors	147,275 34
Invested in stocks, bonds, and warrants	18,485 50	Due banks and bankers	55,658 42
Loans and discounts	464,503 72	Interest collected	8,344 64
Cash balance	25,066 93	Profit and loss	18,098 77
Furniture, fixtures, etc.	2,500 00		
Expenses, taxes, etc.	2,673 04		
Other assets (gold dust)	1,365 88		
Total resources	\$529,377 17	Total liabilities	\$529,377 17

CLOVERDALE BANKING AND COMMERCIAL COMPANY.

[Incorporated February 25, 1884.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

ISAAC E. SHAW, President.

C. B. SHAW, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,000 00	Capital paid in coin	\$57,000 00
Real estate taken for debt ..	2,076 00	Reserve fund	4,000 00
Loans on real estate	10,285 73	Profit and loss and con- tingent fund	8,802 24
Loans on personal security ..	76,884 20	Due depositors	59,853 40
Money on hand	10,725 72		
Due from banks and bankers ..	12,140 65		
Furniture and fixtures	2,313 30		
Expenses	2,230 04		
Total resources	\$129,655 64	Total liabilities	\$129,655 64

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$57,000; amount paid in coin is \$57,000. The total number of shares of stock issued is 570 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Mrs. F. J. Bowman, 125; Geo. W. Prescott, 100; John E. Chalfant, 100; Isaac E. Shaw, 130. Total number of shares held by the Directors is 455 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino	\$1,200 00	\$1,200 00
Sonoma	876 00	876 00
Totals	\$2,076 00	\$2,076 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino.....	\$6,572 00	\$12,000 00
Sonoma.....	3,713 73	7,000 00
Totals.....	\$10,285 73	\$19,000 00

JULY STATEMENT.

Financial Condition of the Cloverdale Banking and Commercial Company, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

ISAAC E. SHAW, President.

C. B. SHAW, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$13,000 00	Capital paid in coin.....	\$57,000 00
Real estate taken for debt..	2,076 00	Reserve fund.....	4,000 00
Loans on real estate.....	11,973 73	Profit and loss and con-	
Loans on personal security..	70,789 84	tingent fund.....	6,030 42
Money on hand.....	9,202 00	Due depositors.....	62,732 74
Due from banks and bankers	20,735 46	Due banks and bankers.....	765 24
Furniture and fixtures.....	2,313 30		
Expenses.....	438 07		
Total resources.....	\$130,528 40	Total liabilities.....	\$130,528 40

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$57,000; amount paid in coin is \$57,000. The total number of shares of stock issued is 570 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: G. W. Prescott, 100; J. E. Chalfant, 100; Mrs. F. J. Bowman, 125; I. E. Shaw, 130; C. B. Shaw, 10. Total number of shares held by the Directors is 465 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma.....	\$876 00	\$876 00
Mendocino.....	1,200 00	1,200 00
Totals.....	\$2,076 00	\$2,076 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma.....	\$4,713 73	\$8,000 00
Mendocino.....	7,260 00	16,000 00
Totals.....	\$11,973 73	\$24,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Cloverdale Banking and Commercial Company, doing business at Cloverdale, County of Sonoma, on the fourth day of April, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,076 00	Capital paid up.....	\$57,000 00
Loans and discounts.....	85,449 68	Reserve fund.....	6,500 00
Cash balance.....	5,997 05	Due depositors.....	49,142 39
Due from banks and bankers	10,374 09	Due banks and bankers.....	35 20
Furniture, fixtures, etc.	2,313 30	Rents, exchange, etc.....	372 11
Expenses, taxes, etc.	2,794 16	Profit and loss.....	8,954 58
Total resources.....	\$122,004 28	Total liabilities.....	\$122,004 28

COLUSA COUNTY BANK—COLUSA.

[Incorporated September 15, 1870.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

GEORGE HAGAR, President.

W. P. HARRINGTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$21,000 00	Capital paid in coin	\$500,000 00
Real estate taken for debt ..	45,844 51	Profit and loss and con-	
Miscellaneous bonds and		tingent fund.....	131,735 63
stocks.....	3,300 00	Due depositors.....	893,061 70
County warrants.....	564 20	Due banks and bankers.....	38,942 01
Loans on real estate.....	598,686 28	Other liabilities.....	130,274 79
Loans on stocks, bonds, and			
warrants	2,000 00		
Loans on other securities			
(grain, etc.).....	345,977 37		
Loans on personal security.....	514,742 32		
Money on hand	79,628 46		
Due from banks and bankers	79,532 04		
Furniture and fixtures	2,688 95		
Total resources.....	\$1,694,014 13	Total liabilities.....	\$1,694,014 13

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: George Hagar, 653; W. P. Harrington, 380; John Boggs, 50; W. F. Goad, 253; Edgar Mills, 743. Total number of shares held by the Directors is 2,079 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa	\$45,844 51	\$45,844 51

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa	\$598,686 28	\$900,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Colusa Milling Company	\$3,000 00	\$3,000 00	\$3,000 00
Colusa Agricultural Society	300 00	300 00	300 00
Colusa County warrants	564 20	564 20	564 20
Totals	\$3,864 20	\$3,864 20	\$3,864 20

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Colusa Sun Publishing Company	\$7,900 00	\$2,000 00	\$7,900 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse	\$338,977 37	\$500,000 00
Merchandise in warehouse	7,000 00	7,000 00
Totals	\$345,977 37	\$507,000 00

JULY STATEMENT.

Financial Condition of the Colusa County Bank, of Colusa, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

GEORGE HAGAR, President.

W. P. HARRINGTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$21,000 00	Capital paid in coin	\$500,000 00
Real estate taken for debt	45,859 64	Profit and loss and contingent fund	127,256 20
Miscellaneous bonds and stocks	3,300 00	Due depositors	524,736 02
County warrants	219 00	Due banks and bankers	244,647 35
Loans on real estate	583,174 33	Other liabilities	80,000 00
Loans on stocks, bonds, and warrants	2,000 00		
Loans on other securities (grain, etc.)	120,241 53		
Loans on personal security	646,825 53		
Money on hand	51,330 59		
Furniture and fixtures	2,688 95		
Total resources	\$1,476,639 57	Total liabilities	\$1,476,639 57

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: George Hagar, 653; W. P. Harrington, 380; John Boggs, 50; W. F. Goad, 253; Edgar Mills, 743. Total number of shares held by the Directors is 2,079 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa	\$45,859 64	\$45,859 64

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa	\$583,174 33	\$1,100,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Colusa Milling Company	\$3,000 00	\$3,000 00	\$3,000 00
Colusa Agricultural Society	300 00	300 00	300 00
Colusa County warrants	219 00	219 00	219 00
Totals	\$3,519 00	\$3,519 00	\$3,519 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Colusa Sun Publishing Company	\$7,900 00	\$2,000 00	\$7,900 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse	\$120,241 53	\$150,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Colusa County Bank, doing business at Colusa, County of Colusa, on the sixteenth day of April, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$21,000 00	Capital paid up	\$500,000 00
Other real estate	49,046 52	Due depositors	676,005 82
Invested in stocks, bonds, and warrants	347 75	Due banks and bankers	118,811 55
Loans and discounts	1,296,884 02	Interest collected	1,293 37
Cash balance	79,443 72	Profit and loss	127,612 11
Due from banks and bankers	6,728 57	Other liabilities	32,500 00
Furniture, fixtures, etc.	2,688 95		
Expenses, taxes, etc.	83 32		
Total resources	\$1,456,222 85	Total liabilities	\$1,456,222 85

BANK OF DIXON.

[Incorporated October 30, 1873.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

S. G. LITTLE, President.

J. H. RICE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,000 00	Capital paid in coin	\$223,100 00
Real estate taken for debt ..	19,016 28	Reserve fund	42,000 00
Loans on real estate	170,576 57	Due depositors	139,262 33
Loans on personal security ..	262,581 66	Due banks and bankers	66,330 03
Money on hand	15,007 73	Dividends unpaid	11,155 00
Furniture and fixtures	1,000 00		
Other assets (interest)	6,665 12		
Total resources	\$481,847 36	Total liabilities	\$481,847 36

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$223,100; amount paid in coin is \$223,100. The total number of shares of stock issued is 2,231 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. G. Little, 200; Henry Petersen, 204; H. Rohner, 150; J. S. Garnett, 105; H. E. McCune, 77; J. S. Mayes, 100; A. C. Hazelton, 80. Total number of shares held by the Directors is 916 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa	\$19,016 28	\$19,016 28

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$164,426 57	\$200,000 00
Yolo	6,150 00	7,500 00
Totals	\$170,576 57	\$207,500 00

JULY STATEMENT.

Financial Condition of the Bank of Dixon, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

S. G. LITTLE, President.

J. H. RICE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,000 00	Capital paid in coin	\$223,100 00
Real estate taken for debt ..	19,016 28	Reserve fund	45,000 00
Loans on real estate	144,136 57	Due depositors	116,143 01
Loans on personal security ..	231,017 82	Due banks and bankers	30,449 38
Money on hand	11,611 85	Dividends unpaid	11,155 00
Furniture and fixtures	1,000 00		
Other assets (interest)	12,064 87		
Total resources	\$425,847 39	Total liabilities	\$425,847 39

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$223,100; amount paid in coin is \$223,100. The total number of shares of stock issued is 2,231 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. G. Little, 220; H. Petersen, 204; H. Rohner, 150; J. S. Garnett, 105; J. S. Mayes, 100; H. E. McCune, 100; A. C. Hazelton, 86. Total number of shares held by the Directors is 965 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa	\$19,016 28	\$19,016 28

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$137,986 57	\$200,000 00
Yolo	6,150 00	\$7,500 00
Totals	\$144,136 57	\$207,500 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Dixon, doing business at Dixon, County of Solano, on the sixteenth day of December, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,000 00	Capital paid up	\$223,100 00
Other real estate	19,016 28	Reserve fund	40,000 00
Loans and discounts	402,011 52	Due depositors	123,950 89
Cash balance	14,308 05	Due banks and bankers	51,261 21
Furniture, fixtures, etc.	1,000 00	Interest collected	6,226 23
Expenses, taxes, etc.	1,734 80	Rents, exchange, etc.	532 32
Total resources	\$445,070 65	Total liabilities	\$445,070 65

BANK OF ELSINORE.

[Incorporated July 5, 1887.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

WILLIAM COLLIER, President.

W. G. FRASER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,080 00	Capital paid in coin	\$18,000 00
Real estate taken for debt ..	300 00	Profit and loss and contin-	
Loans on stocks, bonds, and		gent fund	1,238 45
warrants	1,125 00	Due depositors	21,846 66
Loans on personal security ..	17,098 73	Due banks and bankers	3,943 79
Money on hand	3,533 46		
Due from banks and bankers ..	6,682 11		
Furniture and fixtures	2,766 22		
Other assets	443 38		
Total resources	\$45,028 90	Total liabilities	\$45,028 90

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$18,000. The total number of shares of stock issued is 1,800 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: William Collier, 50; D. M. Graham, 50; Clarence Stewart, 50; Julian P. Jones, 50; Amasa Frame, 50; Thompson Frame, 50; W. G. Fraser, 50. Total number of shares held by the Directors is 350 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Diego	\$300 00	\$500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stock, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Exchange Bank stock	\$1,125 00	\$1,125 00	\$1,125 00

EXCHANGE BANK OF ELSINORE.

[Incorporated August 18, 1887.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

S. A. STEWART, President.

W. F. BAIRD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$20,848 79	Capital paid in coin	\$37,500 00
Loans on real estate	4,600 00	Profit and loss and contingent fund	1,752 33
Loans on other securities (grain, etc.)	1,700 00	Due depositors	38,580 43
Loans on personal security	22,825 55		
Money on hand	9,230 14		
Due from banks and bankers	15,062 26		
Furniture and fixtures	2,507 21		
Expenses	934 31		
Taxes	124 50		
Total resources	\$77,832 76	Total liabilities	\$77,832 76

DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$37,500. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$15.

The names of the Directors, and number of shares of stock held by each, are as follows: J. T. Kuhns, 70; G. F. Wentworth, 5; S. A. Stewart, 50; Peter Wall, 250; W. E. Hampton, 150; W. G. McVicar, 50; W. W. Wilson, 50. Total number of shares held by the Directors is 625 shares.

JULY STATEMENT.

Financial Condition of the Exchange Bank of Elsinore, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

WM. COLLIER, President.

THOMPSON FRAME, Assistant Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$20,148 79	Capital paid in coin	\$37,500 00
Real estate taken for debt	700 00	Profit and loss and contingent fund	865 58
Loans on real estate	10,068 67	Due depositors	34,276 33
Loans on stocks, bonds, and warrants	1,978 42		
Loans on personal security	26,108 99		
Money on hand	2,672 10		
Due from banks and bankers	7,876 35		
Furniture and fixtures	2,330 21		
Expenses	758 38		
Total resources	\$72,641 91	Total liabilities	\$72,641 91

DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$37,500. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$15.

The names of the Directors, and number of shares of stock held by each, are as follows: Amasa Frame, 45; Peter Wall, 250; Wm. Collier, 50; S. A. Stewart, 50; W. W. Wilson, 50; W. G. McVicar, 50; S. H. Washburn, 20. Total number of shares held by the Directors is 515 shares.

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Exchange Bank, doing business at Elsinore, County of San Diego, on the twenty-eighth day of May, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$20,148 79	Capital paid up	\$37,500 00
Loans and discounts	36,867 22	Due depositors	30,012 77
Cash balance	4,670 78	Interest collected	684 04
Due from banks and bankers	3,459 81	Rents, exchange, etc.	51 09
Furniture, fixtures, etc.	2,330 21		
Expenses, taxes, etc.	603 58		
Other assets	161 51		
Total resources	\$68,247 90	Total liabilities	\$68,247 90

BANK OF ESCONDIDO.

[Incorporated December 27, 1886.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

P. A. GRAHAM, Vice-President.

J. H. ANDERSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,974 45	Capital paid in coin	\$30,000 00
County warrants	498 20	Reserve fund	4,000 00
Loans on real estate	7,446 85	Profit and loss and contin-	
Loans on stocks, bonds, and		gent fund	1,486 69
warrants	11,778 05	Due depositors	45,756 71
Loans on other securities			
(grain, etc.)	779 45		
Loans on personal security ..	27,635 51		
Money on hand	7,675 78		
Due from banks and bankers ..	12,625 56		
Furniture and fixtures	1,829 55		
Total resources	\$81,243 40	Total liabilities	\$81,243 40

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$30,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: J. W. Collins, 250; D. D. Dare, 250; D. L. Withington, 175; J. H. Anderson, 150; P. A. Graham, 50; A. K. Cravath, 25. Total number of shares held by the Directors is 900 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$7,446 85	\$13,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County warrants	\$498 20	\$498 20	\$498 20

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Escondido Lumber Company stock.....	\$20,000 00	\$11,000 00	\$12,000 00
County warrants	589 30	578 05	589 30
School orders	232 35	200 00	232 35
Totals	\$20,821 65	\$11,778 05	\$12,821 65

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse.....	\$86 00	\$165 00
Brandy in bonded warehouse, Los Angeles.....	693 45	800 00
Totals	\$779 45	\$965 00

JULY STATEMENT.

Financial Condition of the Bank of Escondido, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

P. A. GRAHAM, Vice-President.

J. H. ANDERSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,974 45	Capital paid in coin	\$30,000 00
Real estate taken for debt ..	425 00	Reserve fund.....	6,000 00
Loans on real estate.....	6,591 85	Profit and loss and con-	
Loans on stocks, bonds, and		tingent fund.....	468 87
warrants	11,000 00	Due depositors	58,482 18
Loans on other securities			
(grain, etc.).....	493 45		
Loans on personal security ..	28,001 60		
Money on hand	7,645 95		
Due from banks and bankers	27,989 20		
Furniture and fixtures	1,829 55		
Total resources.....	\$94,951 05	Total liabilities.....	\$94,951 05

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$30,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: J. W. Collins, 250; D. D. Dare, 250; D. L. Withington, 200; J. H. Anderson, 150; P. A. Graham, 50; George N. O'Brien, 10; A. K. Cravath, 15. Total number of shares held by the Directors is 925 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Diego-----	\$425 00	\$500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego -----	\$6,591 85	\$15,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Escondido Lumber Company stock-----	\$20,000 00	\$11,000 00	\$11,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Brandy in bonded warehouse, Los Angeles-----	\$493 45	\$1,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Escondido, doing business at Escondido, County of San Diego, on the twenty-ninth day of May, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises -----	\$10,974 45	Capital paid up-----	\$30,000 00
Other real estate -----	425 00	Reserve fund -----	4,000 00
Loans and discounts -----	43,068 20	Due depositors -----	40,314 27
Cash balance -----	6,602 92	Interest collected -----	3,147 93
Due from banks and bankers -----	13,910 38	Rents, exchange, etc.-----	329 30
Furniture, fixtures, etc. -----	1,829 55		
Expenses, taxes, etc. -----	981 00		
Total resources-----	\$77,791 50	Total liabilities-----	\$77,791 50

BANK OF EUREKA.

[Incorporated October 4, 1889.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

WILLIAM CARSON, Pres. J. K. DOLLISON, Vice-Pres. C. P. SOULÉ, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises (in course of construction).....	\$12,584 16	Capital paid in coin (account building fund).....	\$20,000 00
Due from banks and bankers.....	17,106 76	Due depositors (savings bank).....	9,958 70
Furniture and fixtures.....	163 85		
Expenses.....	103 93		
Total resources.....	\$29,958 70	Total liabilities.....	\$29,958 70

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: William Carson, 100; Allen A. Curtis, 250; Alex. Cormick, 100; J. K. Dollison, 200; Robert Porter, 100; A. Berding, 80; W. J. Sweasey, 60. Total number of shares held by the Directors is 890 shares.

JULY STATEMENT.

*Financial Condition of the Bank of Eureka, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.*WILLIAM CARSON, President. C. P. SOULÉ, Cashier.
J. K. DOLLISON, Vice-President.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$22,341 23	Capital paid in coin.....	\$100,000 00
Loans on personal security.....	4,000 00	Due banks and bankers.....	29,690 96
Money on hand.....	50,126 70	Other liabilities.....	2,804 37
Due from banks and bankers.....	50,890 34		
Furniture and fixtures.....	3,886 70		
Expenses.....	979 56		
Other assets.....	270 80		
Total resources.....	\$132,495 33	Total liabilities.....	\$132,495 33

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: William Carson, 100; J. K. Dollison, 200; Allen A. Curtis, 130; Alex. Cormick, 100; Robert Porter, 100; A. Berding, 40; C. P. Soulé, 80. Total number of shares held by the Directors is 750 shares.

HUMBOLDT COUNTY BANK—EUREKA.

[Incorporated February 27, 1873.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

J. W. HENDERSON, President.

ED. EVERDING, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt..	\$977 87	Capital paid in coin	\$60,000 00
Miscellaneous bonds and stocks	14,181 25	Profit and loss and contingent fund	151,606 22
County warrants	1,836 11	Due depositors	299,120 14
Loans on real estate	348,839 40	Due banks and bankers	82,606 17
Loans on personal security	114,018 24		
Money on hand	73,401 89		
Due from banks and bankers	3,516 64		
Furniture and fixtures	417 60		
Taxes	3,140 00		
Other assets	33,003 53		
Total resources	\$593,332 53	Total liabilities	\$593,332 53

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$60,000. Total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: J. W. Henderson, 255; H. H. Buhne, 226; Josiah Bell, 100; N. Bullock, 62; I. Cullberg, 31; Domingo Zanone, 90; S. W. McFarland, 30; H. W. McClellan, 25; Ed. Everding, 20. Total number of shares held by the Directors is 839 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Humboldt	\$977 87	\$1,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt	\$348,839 40	\$523,259 10

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Spring Valley Waterworks first mortgage bonds, 6 per cent	\$11,000 00	\$14,181 25	\$14,181 25

JULY STATEMENT.

Financial Condition of the Humboldt County Bank of Eureka, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

J. W. HENDERSON, President.

ED. EVERDING, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt ..	\$977 87	Capital paid in coin	\$200,000 00
Loans on real estate.....	265,028 40	Profit and loss and contin-	
Loans on personal security ..	183,166 51	gent fund	24,796 34
Money on hand	35,174 90	Due depositors	187,210 30
Due from banks and bankers ..	2,208 72	Due banks and bankers....	115,824 27
Furniture and fixtures	417 60		
Taxes	404 96		
Other assets	40,451 95		
Total resources.....	\$527,830 91	Total liabilities.....	\$527,830 91

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. W. Henderson, 261; H. H. Buhne, 226; Josiah Bell, 100; N. Bullock, 76; I. Cullberg, 31; D. Zanone, 90; S. W. McFarland, 30; H. W. McClellan, 25; Ed. Everding, 37. Total number of shares held by the Directors is 876 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Humboldt	\$977 87	\$1,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt	\$265,028 40	\$397,542 60

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Humboldt County Bank, doing business at Eureka, County of Humboldt, on the fifteenth day of March, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$977 87	Capital paid up	\$200,000 00
Invested in stocks, bonds, and warrants	14,181 25	Due depositors	185,829 14
Loans and discounts	428,181 99	Due banks and bankers	111,222 50
Cash balance	33,315 74	Interest collected	6,721 14
Due from banks and bankers ..	1,076 58	Rents, exchange, etc.....	288 11
Furniture, fixtures, etc.	417 60	Profit and loss	11,605 72
Expenses, taxes, etc.	4,512 05		
Other assets (gold dust, accrued interest, etc.)	33,003 53		
Total resources.....	\$515,666 61	Total liabilities.....	\$515,666 61

FALLBROOK BANK.

[Incorporated March 8, 1890.]

Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

J. A. PRUETT, President.

A. J. CLARK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$5,238 30	Capital paid in coin	\$18,000 00
Loans on personal security	12,895 67	Profit and loss and contin-	
Money on hand	1,397 69	gent fund	771 84
Due from banks and bankers	7,332 83	Due depositors	10,339 38
Furniture and fixtures	856 45	Other liabilities	58 68
Expenses	361 03		
Other assets	39 57		
Accrued interest	1,048 36		
Total resources	\$29,169 90	Total liabilities	\$29,169 90

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$40,000; amount paid in coin is \$18,000. The total number of shares of stock issued is 180 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. A. Pruett, 4; F. W. Bartlett, 48; Henry Wilbur, 30; A. M. Peters, 30; E. J. Johnson, --. Total number of shares held by the Directors is 112 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$5,238 30	\$14,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Fallbrook Bank, doing business at Fallbrook, County of San Diego, on the twenty-eighth day of May, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts	\$16,363 41	Capital paid up	\$18,000 00
Cash balance	1,889 01	Due depositors	11,175 43
Due from banks and bankers	9,325 91	Profit and loss	659 36
Furniture, fixtures, etc.	856 46		
Other assets (interest ac-			
crued)	1,400 00		
Total resources	\$29,834 79	Total liabilities	\$29,834 79

BANK OF CENTRAL CALIFORNIA—FRESNO.

[Incorporated February 26, 1887.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

LOUIS EINSTEIN, President.

LEOPOLD GUNDELFINGER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate purchased as investment.....	\$31,454 23	Capital paid in coin	\$150,000 00
Miscellaneous bonds and stocks	625 00	Profit and loss and contingent fund.....	11,678 23
County warrants	1,333 57	Due depositors	118,750 31
Loans on real estate	89,067 60	Due banks and bankers	9,587 99
Loans on stocks, bonds, and warrants	19,223 25		
Loans on other securities (grain, etc.)	31,210 00		
Loans on personal security	84,000 45		
Money on hand	21,412 96		
Due from banks and bankers	9,696 28		
Furniture and fixtures	1,993 20		
Total resources.....	\$290,016 53	Total liabilities.....	\$290,016 53

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Louis Einstein, 400; Leopold Gundelfinger, 150; Wm. Helm, 120; H. B. Choice, 75; Max. Frankenau, 50. Total number of shares held by the Directors is 795 shares.

REAL ESTATE OWNED BY THE BANK.

County Situated In.	Cost on Books.	Market Value.
Fresno, one parcel projecting into Tulare County	\$31,454 23	\$36,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno.....	\$89,067 60	\$220,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
1 Fresno City bond	\$625 00	\$625 00	\$625 00
22 county warrants	1,333 57	1,333 57	1,333 57
Totals	\$1,958 57	\$1,958 57	\$1,958 57

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
22 shares Fresno Loan and Savings Bank	\$2,200 00	\$100 00	\$2,772 00
2 shares I Street Improvement Co.	2,000 00	450 00	1,200 00
50 $\frac{1}{2}$ shares Florence Improvement Co.	5,666 66	190 00	1,133 00
7 shares I Street Improvement Co.	7,000 00	1,000 00	4,200 00
61 shares Fresno Water Co.	6,100 00	12,000 00	2,745 00
63 shares Fresno Loan and Savings Bank	6,300 00		7,938 00
10 shares Farmers Bank	1,000 00		1,200 00
50 shares Bank of Central California	5,000 00		3,250 00
40 shares Fresno Fair Grounds Association	1,000 00		370 00
48 $\frac{1}{2}$ shares Florence Improvement Co.	4,866 66		973 00
55 shares Fresno Loan and Savings Bank ..	5,500 00	4,000 00	6,930 00
3 $\frac{1}{2}$ shares I Street Improvement Co.	3,166 66	600 00	1,900 00
24 $\frac{1}{2}$ shares various irrigation and other stocks	3,825 00	883 25	1,170 00
Totals	\$53,624 98	\$19,223 25	\$35,781 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Sundry loans on grain on warehouse receipts, representing 24,927 sacks of wheat and 1,983 sacks of barley	\$31,210 00	\$36,257 00

JULY STATEMENT.

Financial Condition of the Bank of Central California of Fresno, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

LOUIS EINSTEIN, President.

LEOPOLD GUNDELFINGER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate purchased as investment	\$31,533 37	Capital paid in coin	\$150,000 00
Real estate taken for debt	8,005 65	Profit and loss and contingent fund	25,753 72
Miscellaneous bonds and stocks	625 00	Due depositors	98,336 59
Loans on real estate	83,192 60	Due banks and bankers	17,700 73
Loans on stocks, bonds, and warrants	20,150 00		
Loans on other securities (grain, etc.)	12,000 00		
Loans on personal security ..	97,688 06		
Money on hand	26,715 21		
Due from banks and bankers ..	3,848 14		
Furniture and fixtures	1,993 20		
Expenses	6,039 81		
Total resources	\$291,791 04	Total liabilities	\$291,791 04

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Louis Einstein, 400; Leopold Gundelfinger, 150; William Helm, 120; H. B. Choice, 75; Max Frankenau, 50. Total number of shares held by the Directors is 795 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Fresno*.....	\$8,005 65	\$9,060 00
Fresno, one parcel projecting into Tulare County †.....	31,533 37	36,500 00
Totals.....	\$39,539 02	\$45,560 00

* The only property we have taken for debt.

† Purchased as an investment.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno.....	\$83,192 60	\$170,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
1 Fresno City bond.....	\$625 00	\$625 00	\$625 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
2 shares I Street Improvement Com- pany.....	\$2,000 00	\$450 00	\$1,000 00
30 shares Fresno Loan and Savings Bank.....	3,000 00	6,000 00	3,300 00
39 shares Fresno National Bank.....	3,900 00		3,900 00
7 shares I Street Improvement Com- pany.....	7,000 00	2,000 00	3,500 00
5 shares I Street Improvement Com- pany.....	5,000 00	1,000 00	2,500 00
3½ shares I Street Improvement Com- pany.....	3,166 66	600 00	1,583 00
½ share Centerville and Kingsburg Canal Company.....	1,000 00	200 00	750 00
1 share Fowler Switch Canal.....	300 00	100 00	200 00
338 shares San Joaquin Valley Coal Mining Company.....	33,800 00	2,500 00	5,070 00
63 shares Fresno Loan and Savings Bank.....	6,300 00		6,930 00
10 shares Farmers Bank.....	1,000 00	7,300 00	1,200 00
50 shares Bank of Central California.....	5,000 00		3,250 00
Totals.....	\$71,466 66	\$20,150 00	\$33,183 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipt for 9,231 sacks of wheat.....	\$12,000 00	\$13,337 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Central California, doing business at Fresno, County of Fresno, on the twelfth day of September, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate by purchase.....	\$27,136 51	Capital paid up.....	\$150,000 00
Invested in stocks, bonds, and warrants.....	1,025 46	Due depositors.....	105,077 77
Loans and discounts.....	221,717 50	Due banks and bankers.....	13,287 12
Cash balance.....	21,479 71	Interest collected.....	4,711 97
Due from banks and bankers.....	1,121 39	Rents, exchange, etc.....	778 13
Furniture, fixtures, etc.....	2,214 67	Profit and loss.....	8,586 35
Expenses, taxes, etc.....	7,746 10		
Total resources.....	\$282,441 34	Total liabilities.....	\$282,441 34

FARMERS BANK OF FRESNO.

[Incorporated March 8, 1882.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

LEWIS LEACH, President.

JOHN REICHMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$65,257 94	Capital paid in coin.....	\$200,000 00
County and State warrants.....	6,994 97	Profit and loss and contin- gent fund.....	37,782 36
Loans on real estate.....	102,260 34	Due depositors.....	347,251 15
Loans on stocks, bonds, and warrants.....	500 00	Due banks and bankers.....	19,755 00
Loans on other securities (grain, etc.).....	21,705 00		
Loans on personal security.....	266,269 48		
Money on hand.....	48,539 04		
Due from banks and bankers.....	59,054 30		
Furniture and fixtures.....	5,989 47		
Expenses and taxes.....	16,159 39		
Accrued interest on current loans.....	12,058 58		
Total resources.....	\$604,788 51	Total liabilities.....	\$604,788 51

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Kutner, 440; W. W. Phillips, 300; Lewis Leach, 60; Alex. Goldstein, 20; C. H. Norris, 10. Total number of shares held by the Directors is 330 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno.....	\$102,260 34	\$250,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Sixteen shares Fresno Water Company..	\$1,600 00	\$500 00	\$640 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Grain in warehouses	\$21,705 00	\$25,000 00

JULY STATEMENT.

Financial Condition of the Farmers Bank of Fresno, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

LEWIS LEACH, President.

JOHN REICHMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$65,000 00	Capital paid in coin	\$200,000 00
County warrants	265 20	Profit and loss and contingent fund	12,345 33
Loans on real estate	97,780 34	Due depositors	297,221 70
Loans on stocks, bonds, and warrants	3,250 00	Due banks and bankers	296 85
Loans on other securities (grain, etc.)	1,530 00	Other liabilities (due clearing house)	2,197 09
Loans on personal security	263,156 88		
Money on hand	39,468 13		
Due from banks and bankers	23,110 56		
Furniture and fixtures	5,000 00		
Other assets (judgments and liens)	13,499 86		
Total resources	\$512,060 97	Total liabilities	\$512,060 97

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Kutner, 440; W. W. Phillips, 300; Lewis Leach, 60; Alex. Goldstein, 20; Alex. Gordon, 10. Total number of shares held by the Directors is 830 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno	\$97,780 34	\$200,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
20 shares Fresno National Bank stock.....	\$2,000 00	\$2,000 00	\$2,000 00
4 ⁶⁵ / ₁₀₀ shares Fresno Loan and Savings Bank stock.....	465 00	300 00	465 00
4 ¹ / ₂ shares Fresno Warehouse Co. stock.....	425 00	250 00	425 00
2 ¹ / ₂ shares Fowler Switch Canal Co. stock, assessable.....	750 00	425 00	250 00
1 ¹ / ₂ shares Fowler Switch Canal Co. stock, non-assessable.....	450 00		
1 ¹ / ₂ shares Fowler Switch Canal Co. stock, non-assessable.....	375 00	125 00	375 00
2 shares Liberty Canal Co. stock.....	200 00	150 00	400 00
Totals.....	\$4,665 00	\$3,250 00	\$4,365 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat.....	\$1,530 00	\$1,700 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Farmers Bank, doing business at Fresno, County of Fresno, on the eleventh day of September, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$64,769 12	Capital paid up.....	\$200,000 00
Invested in stocks, bonds, and warrants.....	660 00	Due depositors.....	242,315 04
Loans and discounts.....	378,759 11	Due banks and bankers.....	47,556 96
Cash balance.....	38,909 19	Interest collected.....	9,406 07
Due from banks and bankers.....	6,173 90	Rents, exchange, etc.....	2,280 69
Furniture, fixtures, etc.....	3,964 58	Profit and loss.....	612 11
Expenses, taxes, etc.....	8,934 97		
Total resources.....	\$502,170 87	Total liabilities.....	\$502,170 87

GRASS VALLEY AGENCY OF CITIZENS BANK OF NEVADA
CITY.

[Established September —, 1888.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank

J. M. THOMAS Agent.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$1,814 70	Capital paid in coin (see Citizens Bank).	
Loans on real estate	4,075 00	Reserve fund (see Citizens Bank).	
Loans on stocks, bonds, and warrants	4,815 58	Profit and loss and contingent fund	\$2,306 51
Loans on other securities (grain, etc.)	767 86	Due depositors	38,938 49
Loans on personal security	39,641 63	Due banks and bankers	8,557 96
Money on hand	12,988 42	Other liabilities	16,189 83
Due from banks and bankers	195 18		
Furniture and fixtures	1,416 92		
Other assets (gold bullion)	277 49		
Total resources	\$65,992 78	Total liabilities	\$65,992 78

DETAILS.

See Citizens Bank, of Nevada City.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Nevada	\$4,075 00	\$8,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Mining stocks and bonds		\$4,165 58	\$6,000 00
Railroad bonds	\$2,000 00	650 00	2,560 00
Totals		\$4,815 58	\$8,560 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Gold bullion	\$767 86	\$1,200 00

JULY STATEMENT.

Financial Condition of the Grass Valley Agency of Citizens Bank, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

E. M. PRESTON, President.

JOHN M. THOMAS, Agent.

Resources.	Amount.	Liabilities.	Amount.
County warrants.....	\$1,600 00	Profit and loss and con-	
Loans on real estate.....	3,450 00	tingent fund.....	\$3,615 24
Loans on stocks, bonds, and		Due depositors.....	44,190 97
warrants.....	4,514 00	Due banks and bankers ..	48 03
Loans on other securities		Other liabilities.....	13,957 11
(grain, etc).....	1,044 31		
Loans on personal security ..	34,013 76		
Money on hand.....	14,632 33		
Due from banks and bankers	1,011 27		
Furniture and fixtures.....	1,417 92		
Bullion.....	127 76		
Total resources.....	\$61,811 35	Total liabilities.....	\$61,811 35

DETAILS.

See Citizens Bank, of Nevada City.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Nevada	\$3,450 00	\$6,600 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States 4 per cent bonds	\$1,200 00	\$300 00	\$1,200 00
Sundry stocks		4,214 00	8,400 00
Totals		\$4,514 00	\$9,600 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Gold bullion	\$844 31	\$1,675 00
Life insurance policy	200 00	2,000 00
Totals.....	\$1,044 31	\$3,675 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Agency Citizens Bank of Nevada City, doing business at Grass Valley, County of Nevada, on the twelfth day of April, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts	\$39,311 37	Due depositors	\$52,727 76
Cash balance	12,887 56	Due banks and bankers	6,647 43
Due from banks and bankers	6,481 56	Interest collected	210 99
Furniture, fixtures, etc.	1,416 92	Rents, exchange, etc.	66 55
Expenses, taxes, etc.	69 59	Profit and loss	2,925 92
Other assets (gold dust, etc.)	2,411 65		
Total resources	\$62,578 65	Total liabilities	\$62,578 65

BANK OF GILROY.

[Incorporated June 5, 1871.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

L. A. WHITEHURST, President.

GEO. E. HERSEY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,424 14	Capital paid in coin	\$68,000 00
Real estate taken for debt ..	43 78	Reserve fund	23,377 35
County warrants	1,352 90	Due depositors	93,716 10
Loans on real estate	82,861 51	Dividends unpaid	3,400 00
Loans on personal security ..	73,998 56		
Money on hand	11,426 60		
Due from banks and bankers ..	7,723 22		
Furniture and fixtures	1,000 00		
Other assets (interest)	4,662 74		
Total resources	\$188,493 45	Total liabilities	\$188,493 45

DETAILS.

The amount of capital stock is \$136,000; amount subscribed is \$68,000; amount paid in coin is \$68,000. The total number of shares of stock issued is 1,360 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: L. A. Whitehurst, 149; J. H. Ellis, 200; W. N. Steuben, 150; R. Eschenburg, 85; M. Lennon, 40. Total number of shares held by the Directors is 624 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$43 75	\$300 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Benito.....	\$4,000 00	\$8,000 00
Santa Clara.....	47,270 31	98,100 00
Tulare.....	31,591 20	56,500 00
Totals.....	\$82,861 51	\$162,600 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County warrants.....	\$1,352 90	\$1,352 90	\$1,352 90

JULY STATEMENT.

Financial Condition of the Bank of Gilroy, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

L. A. WHITEHURST, President.

GEORGE E. HERSEY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$5,424 14	Capital paid in coin.....	\$68,000 00
Loans on real estate.....	67,652 88	Reserve fund.....	25,862 85
Loans on personal security.....	68,951 36	Due depositors.....	80,903 82
Money on hand.....	10,785 88	Dividends unpaid.....	3,400 00
Due from banks and bankers.....	17,855 12		
Furniture and fixtures.....	1,000 00		
Other assets.....	6,497 29		
Total resources.....	\$178,166 67	Total liabilities.....	\$178,166 67

DETAILS.

The amount of capital stock is \$136,000; amount subscribed is \$68,000; amount paid in coin is \$68,000. The total number of shares of stock issued is 1,360 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: L. A. Whitehurst, 149; J. H. Ellis, 200; W. N. Steuben, 150; R. Eschenburg, 85; M. Lennon, 40. Total number of shares held by the Directors is 624 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Benito.....	\$8,031 78	\$23,000 00
Santa Clara.....	40,541 10	106,600 00
Tulare.....	19,080 00	36,000 00
Totals.....	\$67,652 88	\$165,600 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Gilroy, doing business at Gilroy, County of Santa Clara, on the second day of November, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,424 14	Capital paid up	\$68,000 00
Other real estate	43 78	Reserve fund	22,000 00
Loans and discounts	157,562 83	Due depositors	93,974 80
Cash balance	9,406 63	Rents, exchange, etc.	54 36
Due from banks and bankers	4,894 91	Dividends unpaid	125 00
Furniture, fixtures, etc.	1,000 00		
Expenses, taxes, etc.	1,347 40		
Other assets (interest)	4,474 47		
Total resources	\$184,154 16	Total liabilities	\$184,154 16

BANK OF HANFORD.

[Incorporated April 11, 1887.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

DANIEL RHOADS, President.

S. E. BIDDLE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$11,354 24	Capital paid in coin	\$50,000 00
Miscellaneous bonds and stocks	1,620 16	Reserve fund	20,000 00
County warrants	790 04	Profit and loss and contingent fund	544 07
Loans on real estate	32,340 00	Due depositors	78,327 19
Loans on personal security	111,596 16	Due banks and bankers	30,620 47
Money on hand	13,290 02		
Due from banks and bankers	4,520 55		
Furniture and fixtures	3,980 56		
Total resources	\$179,491 73	Total liabilities	\$179,491 73

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Daniel Rhoads, 50; S. E. Biddle, 225; J. E. Rawlins, 50; W. J. Newport, 25; C. Railsback, 45. Total number of shares held by the Directors is 395 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare	\$32,340 00	\$90,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County school warrants.....	\$790 04	\$790 04	\$790 04
Hanford Improvement Association stock	500 00	790 00	850 00
Controller's warrants on Treasurer of State	416 35	416 35	416 35
S. J. V. Coal Mining Company, warrants on Treasurer	413 81	413 81	413 81
Totals	\$2,120 20	\$2,410 20	\$2,470 20

JULY STATEMENT.

Financial Condition of the Bank of Hanford, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

DANIEL RHOADS, President.

S. E. BIDDLE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$11,363 99	Capital paid in coin	\$50,000 00
Loans on real estate.....	27,740 00	Reserve fund	20,000 00
Loans on personal security	146,822 31	Profit and loss and contin-	
Money on hand	17,065 15	gent fund	494 16
Due from banks and bankers	12,508 65	Due depositors	146,481 68
Furniture and fixtures	3,980 56	Due banks and bankers	123 05
Expenses	2,460 37	Other liabilities (interest, exchange, and rents collected).....	4,842 14
Total resources.....	\$221,941 03	Total liabilities.....	\$221,941 03

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Daniel Rhoads, 50; J. E. Rawlins, 50; C. Railsback, 45; W. J. Newport, 25; S. E. Biddle, 315. Total number of shares held by the Directors is 485 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare	\$27,740 00	\$85,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Hanford, doing business at Hanford, County of Tulare, on the fifth day of September, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$11,309 99	Capital paid up.....	\$50,000 00
Loans and discounts.....	137,566 98	Reserve fund.....	10,000 00
Cash balance.....	22,655 25	Due depositors.....	133,803 30
Due from banks and bankers.....	23,588 70	Interest collected.....	7,211 04
Furniture, fixtures, etc.....	3,872 71	Rents, exchange, etc.....	1,105 23
Expenses, taxes, etc.....	3,442 01	Profit and loss.....	316 07
Total resources.....	\$202,435 64	Total liabilities.....	\$202,435 64

BANK OF HEALDSBURG.

[Incorporated June 13, 1874.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

J. R. GRANT, President.

J. W. WILSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt..	\$27,398 07	Capital paid in coin.....	\$100,000 00
Miscellaneous bonds and stocks.....	14,700 00	Reserve fund.....	15,000 00
County warrants.....	670 00	Profit and loss and contingent fund.....	7,332 10
Loans on real estate.....	112,937 36	Due depositors.....	61,617 93
Loans on personal security.....	52,506 87	Due banks and bankers.....	39,286 10
Money on hand.....	8,790 20	Dividends unpaid.....	108 50
Due from banks and bankers.....	29 52		
Furniture and fixtures.....	2,000 00		
Expenses.....	1,477 25		
Taxes.....	2,835 36		
Total resources.....	\$223,344 63	Total liabilities.....	\$223,344 63

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. R. Grant, 136; H. M. Wilson, 50; John G. Caldwell, 35; J. W. Rose, 5; J. W. Wilson, 47. Total number of shares held by the Directors is 273 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma.....	\$11,728 65	\$15,500 00
Sonoma and Mendocino.....	15,669 42	18,000 00
Totals.....	\$27,398 07	\$33,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma.....	\$112,937 36	\$266,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
147 shares of the capital stock of the Bank of Healdsburg.....	\$14,700 00	\$14,700 00	\$16,170 00
County warrants	670 00	670 00	670 00
Totals	\$15,370 00	\$15,370 00	\$16,840 00

JULY STATEMENT.

Financial Condition of the Bank of Healdsburg, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

J. R. GRANT, President.

J. W. WILSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt..	\$86,148 07	Capital paid in coin	\$100,000 00
Miscellaneous bonds and stocks	14,400 00	Reserve fund	15,000 00
Loans on real estate.....	48,373 31	Profit and loss and contingent fund	3,857 42
Loans on personal security.....	46,980 23	Due depositors	69,800 78
Money on hand	7,575 33	Due banks and bankers	23,999 21
Due from banks and bankers	726 63	Dividends unpaid	86 50
Furniture and fixtures	2,000 00		
Expenses.....	2,540 34		
Other assets (City Gasworks)	4,000 00		
Total resources.....	\$212,743 91	Total liabilities.....	\$212,743 91

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. R. Grant, 136; John G. Caldwell, 35; J. W. Rose, 5; H. M. Wilson, 50; J. W. Wilson, 47. Total number of shares held by the Directors is 273 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$70,128 65	\$95,545 00
Sonoma and Mendocino	16,019 42	21,920 00
Totals	\$86,148 07	\$117,465 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma.....	\$48,373 31	\$97,231 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
144 shares of the Bank of Healdsburg stock	\$14,400 00	\$14,400 00	\$15,840 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Healdsburg, doing business at Healdsburg, County of Sonoma, on the sixth day of December, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$27,398 07	Capital paid up	\$100,000 00
Invested in stocks, bonds, and warrants	15,085 00	Reserve fund	15,000 00
Loans and discounts	161,582 24	Due depositors	71,467 10
Cash balance	10,137 82	Due banks and bankers	23,515 93
Due from banks and bankers	161 31	Interest collected	2,951 66
Furniture, fixtures, etc.	2,000 00	Dividends unpaid	372 50
Expenses, taxes, etc.	1,002 95	Profit and loss	4,060 20
Total resources	\$217,367 39	Total liabilities	\$217,367 39

FARMERS AND MECHANICS BANK OF HEALDSBURG.

[Incorporated September 1, 1877.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

E. H. BARNES, President.

R. H. WARFIELD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,000 00	Capital paid in coin	\$82,960 00
Real estate taken for debt	24,888 63	Profit and loss and contingent fund	3,093 15
Loans on real estate	42,600 00	Due depositors	66,591 34
Loans on personal security	117,387 07	Due banks and bankers	52,637 74
Money on hand	8,758 79		
Due from banks and bankers	2,647 74		
Total resources	\$205,282 23	Total liabilities	\$205,282 23

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$134,100; amount paid in coin is \$82,960. The total number of shares of stock issued is 1,341 shares; the amount paid on each share of stock is \$61 86.

The names of the Directors, and number of shares of stock held by each, are as follows: E. H. Barnes, 137; A. B. Nalley, 100; L. A. Norton, 215; R. H. Warfield, 87; George T. Miller, 25; R. Powell, 50; W. Rosenberg, 20. Total number of shares held by the Directors is 634 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Sonoma	\$24,888 63

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$42,600 00	\$100,000 00

JULY STATEMENT.

Financial Condition of the Farmers and Mechanics Bank of Healdsburg, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

E. H. BARNES, President.

R. H. WARFIELD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,000 00	Capital paid in coin	\$82,960 00
Real estate taken for debt ..	26,202 47	Profit and loss and contin-	
Loans on real estate	51,428 00	gent fund	9,232 32
Loans on personal security ..	94,751 43	Due depositors	62,967 21
Money on hand	6,873 63	Due banks and bankers	44,153 90
Other assets (accrued interest)	11,057 90		
Total resources	\$199,313 43	Total liabilities	\$199,313 43

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$134,100; amount paid in coin is \$82,960. The total number of shares of stock issued is 1,341 shares; the average amount paid on each share of stock is \$61 86.

The names of the Directors, and number of shares of stock held by each, are as follows: E. H. Barnes, 147; A. B. Nalley, 100; R. H. Warfield, 118; E. M. Norton, 1; W. Rosenberg, 20; R. T. Mitchell, 20; H. T. Fairbanks, 40.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Sonoma	\$26,202 47

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$51,428 00	\$125,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Farmers and Mechanics Bank, doing business at Healdsburg, County of Sonoma, on the sixth day of December, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,000 00	Capital paid up	\$82,960 00
Other real estate	29,388 63	Reserve fund	1,934 80
Loans and discounts	163,123 89	Due depositors	70,107 70
Cash balance	11,657 00	Due banks and bankers	56,068 47
Expenses, taxes, etc.	1,646 38	Interest collected	3,301 73
		Rents, exchange, etc.	443 20
Total resources	\$214,815 90	Total liabilities	\$214,815 90

BANK OF HOLLISTER.

[Incorporated October 21, 1873.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

T. S. HAWKINS, President.

T. W. HAWKINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$22,030 00	Capital paid in coin	\$250,000 00
School orders	2,256 12	Reserve fund	50,000 00
Loans on real estate	224,373 18	Profit and loss and contin-	
Loans on stocks, bonds, and		gent fund	62,550 03
warrants	18,365 70	Due depositors	364,546 34
Loans on other securities			
(grain, etc.)	27,048 21		
Loans on personal security ..	337,323 13		
Money on hand	39,888 26		
Due from banks and bankers ..	53,811 77		
Furniture and fixtures	2,000 00		
Total resources	\$727,096 37	Total liabilities	\$727,096 37

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: T. S. Hawkins, 366; Uriah Wood, 313½; L. A. Whitehurst, 324½; N. C. Briggs, 176; Thos. Flint, 35. Total number of shares held by the Directors is 1,215 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Benito	\$224,373 18	\$336,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds and Warrants.	Par Value.	Amount Invested.	Market Value.
School orders, San Benito County -----	\$2,256 12	\$2,256 12	\$2,256 12

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Stock of Hollister Gas Company -----	\$4,625 00	\$3,493 45	\$3,600 00
Stock of Bank of Hollister -----	10,000 00	12,000 00	15,500 00
School orders, San Benito County -----	3,000 00	2,872 25	3,000 00
Totals -----	\$17,625 00	\$18,365 70	\$22,100 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat, barley, and hay in warehouse—Hollister -----	\$27,048 21	\$35,000 00

JULY STATEMENT.

Financial Condition of the Bank of Hollister, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

T. S. HAWKINS, President.

T. W. HAWKINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises -----	\$30,605 29	Capital paid in coin -----	\$250,000 00
Loans on real estate -----	208,837 85	Reserve fund -----	50,000 00
Loans on stocks, bonds, and warrants -----	17,400 00	Profit and loss and contingent fund -----	50,050 03
Loans on personal security -----	324,667 46	Due depositors -----	255,546 31
Money on hand -----	21,006 21	Due banks and bankers -----	50 00
Due from banks and bankers -----	10,485 57	Interest collected -----	12,757 84
Furniture and fixtures -----	2,210 90	Rents and exchange -----	236 78
Expenses -----	3,427 68		
Total resources -----	\$618,640 96	Total liabilities -----	\$618,640 96

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: T. S. Hawkins, 366; Uriah Wood, 313½; L. A. Whitehurst, 324½; N. C. Briggs, 176; Thos. Flint, 35. Total number of shares held by the Directors is 1,215 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Benito -----	\$208,837 85	\$313,255 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Hollister Gas Company	\$4,100 00	\$2,400 00	\$3,500 00
Hollister Warehouse Company	5,000 00	5,000 00	8,000 00
Bank of Hollister	10,000 00	10,000 00	15,000 00
Totals	\$19,100 00	\$17,400 00	\$26,500 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Hollister, doing business at Hollister, County of San Benito, on the fourth day of November, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,030 00	Capital paid up	\$250,000 00
Loans and discounts	592,460 02	Reserve fund	50,000 00
Cash balance	25,101 83	Due depositors	276,331 78
Due from banks and bankers	4,036 29	Due banks and bankers	6,248 30
Furniture, fixtures, etc.	2,000 00	Interest collected	31,639 47
Expenses, taxes, etc.	5,362 61	Rents, exchange, etc.	256 65
		Profit and loss	29,514 55
Total resources	\$643,990 75	Total liabilities	\$643,990 75

BANK OF HUENEME.

[Incorporated February 28, 1889.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

THOMAS R. BARD, President.

THOMAS J. GREGG, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,857 05	Capital paid in coin	\$50,000 00
County warrants	247 00	Profit and loss and contin-	
Loans on real estate	2,066 66	gent fund	992 85
Loans on stocks, bonds, and warrants	2,319 62	Due depositors	24,212 54
Loans on other securities (grain, etc.)	3,921 00		
Loans on personal security	45,211 41		
Money on hand	7,721 81		
Due from banks and bankers	6,352 85		
Furniture and fixtures	833 36		
Expenses	1,674 63		
Total resources	\$75,205 39	Total liabilities	\$75,205 39

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares.

The names of the Directors, and number of shares of stock held by each, are as follows: Thomas R. Bard, 200; M. L. Wolff, 100; David T. Perkins, 150; E. P. Foster, 100; A. Levy, 70; A. J. Salisbury, 50; A. Bernheim, 50. Total number of shares held by the Directors is 720 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Ventura	\$2,066 66	\$4,450 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
School warrants	\$247 00	\$247 00	\$247 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
154 shares Los Posos Land and Water Co.	\$15,400 00	\$2,319 62	\$7,700 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for barley	\$3,921 00	\$11,200 00

JULY STATEMENT.

Financial Condition of the Bank of Hueneme, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

THOMAS R. BARD, President.

THOMAS J. GREGG, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,857 05	Capital paid in coin	\$50,000 00
Loans on real estate	1,601 93	Profit and loss and contin-	
Loans on stocks, bonds, and warrants	4,436 91	gent fund	2,368 00
Loans on other securities (grain, etc.)	5,131 63	Due depositors	16,268 44
Loans on personal security	39,889 71		
Money on hand	3,196 62		
Due from banks and bankers	5,898 25		
Furniture and fixtures	837 86		
Expenses	2,776 99		
Profit and loss	9 49		
Total resources	\$68,636 44	Total liabilities	\$68,636 44

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Thomas R. Bard, 200; M. L. Wolff, 100; D. T. Perkins, 150; E. P. Foster, 100; A. Levy, 70; A. J. Salisbury, 50; A. Bernheim, 50. Total number of shares held by the Directors is 720 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Ventura	\$1,601 93	\$3,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
504 shares Los Posos Land and Water Company stock.....	\$50,400 00	\$4,436 91	\$25,200 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for barley.....	\$5,131 63	\$13,200 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Hueneme, doing business at Hueneme, County of Ventura, on the second day of May, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,857 05	Capital paid up	\$50,000 00
Loans and discounts	49,189 73	Due depositors	14,262 47
Cash balance	3,398 18	Due banks and bankers	326 14
Due from banks and bankers	6,035 87	Interest collected	2,028 18
Furniture, fixtures, etc.	837 86	Rents, exchange, etc.	58 34
Expenses, taxes, etc.	2,356 44		
Total resources.....	\$66,675 13	Total liabilities.....	\$66,675 13

BANK OF LAKE—LAKEPORT.

[Incorporated March 10, 1874.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

D. C. RUMSEY, President.

MARSHALL ARNOLD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid in coin	\$71,340 00
County warrants	332 00	Due depositors	27,379 03
Loans on real estate	53,436 83	Due banks and bankers	9,697 67
Loans on personal security	29,882 03	Other liabilities (surplus fund).....	5,160 35
Money on hand	2,530 51		
Furniture and fixtures	2,000 00		
Other assets (accrued interest).....	10,395 68		
Total resources.....	\$113,577 05	Total liabilities.....	\$113,577 05

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$71,340; amount paid in coin is \$71,340. The total number of shares of stock issued is 713.40 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: D. C. Rumsey, 20; Wm. Giselman, 130; John Jones, 35; Chas. Goodwin, 30; A. Levy, 1; J. K. Fraser, 1; Marshall Arnold, 3. Total number of shares held by the Directors is 219 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lake	\$53,436 83	\$53,436 83

JULY STATEMENT.

Financial Condition of the Bank of Lake, of Lakeport, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

D. C. RUMSEY, President.

MARSHALL ARNOLD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid in coin	\$93,140 00
Loans on real estate	59,476 09	Due depositors	35,062 25
Loans on personal security	29,551 84	Other liabilities (surplus) ..	3,581 33
Overdrafts unsecured (solv- ent)	6,793 85		
Money on hand	3,941 51		
Due from banks and bankers	4,302 06		
Furniture and fixtures	2,000 00		
Expenses	317 90		
Other assets (accrued inter- est)	10,400 30		
Total resources	\$131,783 58	Total liabilities	\$131,783 58

DETAILS.

The amount of capital stock is \$93,140; amount subscribed is \$93,140; amount paid in coin is \$93,140. The total number of shares of stock issued is 931.4 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Giselman, Sr., 350; D. C. Rumsey, 20; Chas. Goodwin, 30; John Jones, 34; A. Levy, 1; J. K. Fraser, 1; M. Arnold, 1. Total number of shares held by the Directors is 437 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lake	\$59,476 09	\$59,476 09

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Lake, doing business at Lakeport, County of Lake, on the third day of April, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid up	\$71,140 00
Invested in stocks, bonds, and warrants	113 75	Due depositors	32,709 61
Loans and discounts	86,478 65	Due banks and bankers	4,878 44
Cash balance	2,174 76	Interest collected	35 53
Furniture, fixtures, etc.	2,000 00	Rents, exchange, etc.	8 35
Expenses, taxes, etc.	3,897 61	Profit and loss	892 84
Total resources	\$109,664 77	Total liabilities	\$109,664 77

FARMERS SAVINGS BANK—LAKEPORT.

[Incorporated December 14, 1874.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

H. C. BOGGS, President.

W. A. THOMPSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid in coin	\$72,060 00
Real estate taken for debt ..	9,930 00	Profit and loss and con- tingent fund	45,725 30
County warrants	75 25	Due depositors	136,859 00
Loans on real estate	104,986 61	Due banks and bankers	3,483 13
Loans on personal security ..	43,763 70	Other liabilities	221 98
Money on hand	49,291 79		
Due from banks and bankers ..	11,043 73		
Furniture and fixtures	1,887 25		
Other assets	5,245 86		
Interest accrued	17,125 22		
Total resources	\$258,349 41	Total liabilities	\$258,349 41

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$72,060. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$72 06.

The names of the Directors, and number of shares of stock held by each, are as follows: H. C. Boggs, 560; L. H. Boggs, 10; D. V. Thompson, 4; Charles Stubbs, 100; J. W. Byrnes, 15; J. B. Robinson, 7; W. A. Thompson, 1. Total number of shares held by the Directors is 697 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Lake	\$9,930 00	\$12,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lake	\$104,986 61	\$300,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Warrants of Lake County, California....	\$75 25	\$75 25	\$75 25

JULY STATEMENT.

Financial Condition of the Farmers Savings Bank of Lakeport, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

H. C. BOGGS, President.

W. A. THOMPSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid in coin	\$72,060 00
Real estate taken for debt ..	11,207 72	Profit and loss and contin-	
Loans on real estate	100,465 36	gent fund	47,065 98
Loans on personal security ..	41,901 80	Due depositors	99,302 27
Money on hand	34,294 56	Due banks and bankers....	9,734 05
Due from banks and bankers ..	35 00	Other liabilities	241 76
Furniture and fixtures	1,857 25		
Other assets	5,245 86		
Interest accrued	18,366 51		
Total resources	\$228,404 06	Total liabilities	\$228,404 06

DETAILS.

The names of the Directors, and number of shares of stock held by each, are as follows: H. C. Boggs, 579; D. V. Thompson, 4; J. B. Robinson, 7; Charles Stubbs, 100; J. W. Byrnes, 15; W. A. Thompson, 1; L. H. Boggs, 10. Total number of shares held by the Directors is 716 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Lake	\$11,207 72	\$15,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lake	\$100,465 36	\$250,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Farmers Savings Bank, doing business at Lakeport, County of Lake, on the third day of April, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid up	\$72,060 00
Other real estate	11,207 72	Due depositors	112,923 44
Loans and discounts	140,916 88	Due banks and bankers	8,166 53
Cash balance	44,048 50	Interest collected	1,396 98
Due from banks and bankers	1,520 39	Rents, exchange, etc.	127 21
Furniture, fixtures, etc.	1,887 25	Profit and loss	28,597 08
Expenses, taxes, etc.	1,406 17	Other liabilities	247 26
Other assets	7,531 59		
Total resources	\$223,518 50	Total liabilities	\$223,518 50

BANK OF LA PORTE.

[Incorporated October —, 1871.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

E. C. BRABBAN, President.

DIXON BRABBAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$1,000 00	Capital paid in coin	\$12,500 00
Loans on other securities (grain, etc.)	13,087 42	Reserve fund	6,000 00
Loans on personal security	14,115 43	Profit and loss and contin- gent fund	1,103 42
Money on hand	4,266 62	Due depositors	15,504 01
Due from banks and bankers	881 78		
Furniture and fixtures	1,000 00		
Expenses	756 18		
Total resources	\$35,107 43	Total liabilities	\$35,107 43

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$12,500. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: Dixon Brabban, 125; E. Brabban, 321; E. C. Brabban, 25. Total number of shares held by the Directors is 471 shares.

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Gold dust, merchandise, insurance policies, both fire and life	\$13,087 42	\$28,000 00

JULY STATEMENT.

Financial Condition of the Bank of La Porte, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

E. C. BRABBAN, President.

DIXON BRABBAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$1,000 00	Capital paid in coin	\$12,500 00
Loans on other securities (grain, etc.)	11,920 46	Reserve fund	6,000 00
Loans on personal security	1,552 50	Profit and loss and con- tingent fund	3,450 65
Overdrafts unsecured (solv- ent)	8,954 77	Due depositors	13,472 16
Money on hand	6,833 55		
Due from banks and bankers	3,373 35		
Furniture and fixtures	1,000 00		
Expenses	788 18		
Total resources	\$35,422 81	Total liabilities	\$35,422 81

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$12,500. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: Dixon Brabban, 125; E. Brabban, 321; E. C. Brabban, 25. Total number of shares held by the Directors is 471 shares.

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Gold dust, merchandise, insurance policies, both fire and life	\$11,920 46	\$25,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of La Porte, doing business at La Porte, County of Plumas, on the thirty-first day of May, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$2,000 00	Capital paid up	\$12,500 00
Loans and discounts	23,002 32	Reserve fund	6,000 00
Cash balance	5,607 69	Due depositors	11,673 99
Due from banks and bankers	1,776 45	Interest collected	3,000 65
Expenses, taxes, etc.	788 18		
Total resources	\$33,174 64	Total liabilities	\$33,174 64

BANK OF LIVERMORE.

[Incorporated December 11, 1885.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

THOMAS VARNEY, President.

H. H. PITCHER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate owned by the bank	\$3,234 45	Capital paid in coin	\$100,000 00
County warrants	1,426 10	Profit and loss and contingent fund	21,028 17
Loans on real estate	92,950 20	Due depositors	107,747 28
Loans on other securities (grain, etc.)	2,551 85	Due banks and bankers	11,875 52
Loans on personal security	128,647 39		
Money on hand	8,574 45		
Due from banks and bankers	481 77		
Furniture and fixtures	815 00		
Expenses and taxes	1,969 76		
Total resources	\$240,650 97	Total liabilities	\$240,650 97

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Thomas Varney, 870; H. H. Pitcher, 100; G. W. Langan, 10; Thos. H. B. Varney, 10; John Taylor, 10. Total number of shares held by the Directors is 1,000 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$3,234 45	\$3,234 45

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$92,950 20	\$220,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
School warrants	\$1,426 10	\$1,426 10	\$1,426 10

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for wheat	\$1,051 85	\$1,300 00
Warehouse receipts for hay	1,500 00	2,000 00
Totals	\$2,551 85	\$3,300 00

JULY STATEMENT.

Financial Condition of the Bank of Livermore, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

T. H. B. VARNEY, President.

H. H. PITCHER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate purchased	\$3,248 60	Capital paid in coin	\$100,000 00
County warrants	1,625 74	Profit and loss and con-	
Loans on real estate	99,589 29	tingent fund	3,570 84
Loans on personal security	130,744 31	Due depositors	138,259 31
Money on hand	6,986 93	Due banks and bankers	1,980 48
Due from banks and bankers	226 80		
Furniture and fixtures	815 00		
Expenses	573 96		
Total resources	\$243,810 63	Total liabilities	\$243,810 63

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. H. Pitcher, 90; T. H. B. Varney, 10; John Taylor, 10; G. W. Langan, 10; H. B. Varney, 10; T. H. B. Varney, H. H. Pitcher, and John Taylor, executors for the Varney estate, 870. Total number of shares held by the Directors is 1,000 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$99,589 29	\$225,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
School warrants	\$1,625 74	\$1,625 74

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Livermore, doing business at Livermore, County of Alameda, on the third day of February, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$3,248 60	Capital paid up	\$100,000 00
Invested in stocks, bonds, and warrants	827 65	Due depositors	101,512 04
Loans and discounts	227,419 61	Due banks and bankers	17,537 38
Cash balance	5,734 97	Interest collected	13,786 02
Due from banks and bankers	220 88	Rents, exchange, etc.	436 22
Furniture, fixtures, etc.	815 00	Profit and loss	7,417 32
Expenses, taxes, etc.	2,422 27		
Total resources	\$240,688 98	Total liabilities	* \$240,688 98

BANK OF LODI.

[Incorporated June 7, 1888.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

B. F. LANGFORD, President.

GUY W. CURRIER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$16,725 10	Capital paid in coin.....	\$20,000 00
Loans on other securities (grain, etc.).....	23,447 54	Profit and loss and con- tingent fund.....	3,340 68
Loans on personal security.....	31,944 52	Due depositors.....	40,905 55
Money on hand.....	6,161 99	Due banks and bankers.....	4,022 85
Due from banks and bankers.....	1,923 20	Other liabilities (bills re- discounted).....	15,625 00
Furniture and fixtures.....	1,000 00		
Expenses.....	1,401 23		
Taxes.....	205 15		
Other assets.....	1,085 35		
Total resources.....	\$83,894 08	Total liabilities.....	\$83,894 08

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$40,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 400 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: B. F. Langford, 20; J. M. Fowler, 5; John Tretheway, Jr., 20; F. Cogswell, 100; G. W. Currier, 100. Total number of shares held by the Directors is 245 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin.....	\$16,725 10	\$69,150 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouses.....	\$23,297 54	\$45,000 00
Rye in warehouses.....	150 00	400 00
Totals.....	\$23,447 54	\$45,400 00

JULY STATEMENT.

Financial Condition of the Bank of Lodi, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

B. F. LANGFORD, President.

GUY W. CURRIER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$11,873 00	Capital paid in coin	\$20,000 00
Loans on other securities (grain, etc.)	1,500 00	Profit and loss and contin- gent fund.....	4,144 00
Loans on personal security.....	34,741 27	Due depositors	40,447 77
Money on hand	5,777 75	Other liabilities	1,321 13
Checks and other cash items.....	277 35		
Due from banks and bankers.....	6,432 45		
Furniture and fixtures	1,000 00		
Expenses.....	2,990 09		
Other assets.....	1,320 99		
Total resources.....	\$65,912 90	Total liabilities.....	\$65,912 90

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$40,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 400 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: B. F. Langford, 20; J. M. Fowler, 5; John Tretheway, Jr., 20; Francis Cogswell, 100; Guy W. Currier, 100. Total number of shares held by the Directors is 245 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin	\$10,173 00	\$46,600 00
Calaveras	1,700 00	6,500 00
Totals	\$11,873 00	\$53,100 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse.....	\$1,500 00	\$3,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Lodi, doing business at Lodi, County of San Joaquin, on the nineteenth day of August, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts.....	\$50,980 28	Capital paid up.....	\$20,000 00
Cash balance	2,094 34	Due depositors	32,036 23
Due from banks and bankers.....	1,450 02	Due banks and bankers	2,945 74
Furniture, fixtures, etc.	1,000 00	Interest collected.....	1,023 45
Expenses, taxes, etc.....	511 98	Rents, exchange, etc.....	31 20
Total resources.....	\$56,036 62	Total liabilities.....	\$56,036 62

CALIFORNIA BANK—LOS ANGELES.

[Incorporated August 8, 1887.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

H. C. WITMER, President.

T. J. WELDON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$125,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt ..	4,195 00	Reserve fund	20,000 00
County warrants	25,988 98	Profit and loss and con-	
Loans on real estate	108,394 00	tingent fund	22,909 88
Loans on stocks, bonds, and		Due depositors	1,208,461 46
warrants	34,885 00	Due banks and bankers ..	2,787 94
Loans on personal security ..	314,847 52	Dividends unpaid	24 00
Money on hand	705,433 79		
Due from banks and bankers ..	217,867 91		
Furniture and fixtures	8,307 00		
Expenses	9,354 08		
Total resources	\$1,554,273 28	Total liabilities	\$1,554,273 28

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: Sam. Lewis, 100; G. W. Hughes, 218; James C. Kays, 50; E. W. Jones, 50; Hervey Lindley, 50; J. Frankenfield, 50; H. C. Witmer, 855. Total number of shares held by the Directors is 1,373 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$4,195 00	\$6,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$102,361 00	\$200,500 00
San Diego	6,033 00	13,000 00
Totals	\$108,394 00	\$213,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Sundry stocks, bonds, and warrants	\$106,000 00	\$34,885 00	\$45,000 00

JULY STATEMENT.

Financial Condition of the California Bank of Los Angeles, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

H. C. WITMER, President.

T. J. WELDON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$125,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt ..	4,195 00	Reserve fund	20,000 00
City warrants	2,768 62	Profit and loss and con-	
Loans on real estate	81,456 25	tingent fund	23,331 59
Loans on stocks, bonds, and		Due depositors	353,754 35
warrants	36,420 45	Due banks and bankers ..	3,292 27
Loans on personal security ..	270,177 53	Dividends unpaid	24 00
Money on hand	103,826 50		
Due from banks and bankers ..	58,764 69		
Furniture and fixtures	8,307 00		
Expenses and taxes	9,486 17		
Total resources	\$700,402 21	Total liabilities	\$700,402 21

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: J. Frankenfield, 100; James C. Kays, 100; Sam. Lewis, 100; G. W. Hughes, 218; E. W. Jones, 50; Hervey Lindley, 50; H. C. Witmer, 655. Total number of shares held by the Directors is 1,273 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$4,195 00	\$6,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$12,510 25	\$27,000 00
Los Angeles	68,946 00	150,446 00
Totals	\$81,456 25	\$177,446 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Sundry stocks, etc.	\$89,500 00	\$36,420 45	\$74,500 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the California Bank, doing business at Los Angeles, County of Los Angeles, on the fourteenth day of May, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$125,000 00	Capital paid up.....	\$300,000 00
Other real estate	12,502 00	Reserve fund	20,000 00
Invested in stocks, bonds, and warrants.....	418 50	Due depositors	424,315 53
Loans and discounts	458,932 28	Due banks and bankers	1,120 52
Cash balance	111,438 95	Interest collected	12,418 82
Due from banks and bankers	46,161 50	Rents, exchange, etc.	2,271 10
Expenses, taxes, etc.	4,486 75	Dividends unpaid	144 00
Other assets	2,215 79	Profit and loss	945 80
Total resources.....	\$761,215 77	Total liabilities.....	\$761,215 77

CITY BANK—LOS ANGELES.

[Incorporated July 18, 1889.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

A. D. CHILDRESS, President.

JOHN S. PARK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks	\$3,556 00	Capital paid in coin	\$100,000 00
Loans on personal security	148,296 04	Reserve fund	5,000 00
Money on hand.....	29,282 02	Profit and loss and con- tingent fund.....	1,132 64
Due from banks and bankers	22,261 00	Due depositors	109,182 18
Furniture and fixtures and safe deposit vault.....	11,419 26		
Expenses.....	500 50		
Total resources.....	\$215,314 82	Total liabilities.....	\$215,314 82

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. T. and A. D. Childress, 379; John S. Park, 185; Poindexter Dunn, 10; E. E. Crandall, 10; R. G. Lunt, 10. Total number of shares held by the Directors is 594 shares.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Los Angeles Abstract and Title Insurance Company stock.....	\$2,500 00	\$2,500 00	\$3,500 00
Board of Trade stock	56 00	56 00	56 00
Board of Trade bonds	1,000 00	1,000 00	1,000 00
Totals	\$3,556 00	\$3,556 00	\$4,556 00

JULY STATEMENT.

Financial Condition of the City Bank of Los Angeles, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

A. D. CHILDRESS, President.

JOHN S. PARK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks	\$3,500 00	Capital paid in coin	\$100,000 00
Loans on personal security	332,263 98	Reserve fund	5,000 00
Money on hand	21,002 23	Due depositors	387,910 55
Due from banks and bankers	159,377 98	Due banks and bankers	34,978 97
Furniture and fixtures and safe deposit vault	11,419 26		
Other assets	326 07		
Total resources	\$527,889 52	Total liabilities	\$527,889 52

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. T. and A. D. Childress, 354; John S. Park, 160; R. G. Lunt, 10; E. E. Crandall, 10; J. J. Schallert, 50; Poindexter Dunn, 10. Total number of shares held by the Directors is 594 shares.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Los Angeles Abstract and Title Insurance Co.	\$2,500 00	\$2,500 00	\$2,500 00
Board of Trade bonds	1,000 00	1,000 00	1,000 00
Totals	\$3,500 00	\$3,500 00	\$3,500 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the City Bank, doing business at Los Angeles, County of Los Angeles, on the fifteenth day of May, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in stocks, bonds, and warrants	\$3,500 00	Capital paid up	\$100,000 00
Loans and discounts	217,269 46	Due depositors	474,821 09
Cash balance	78,396 38	Interest collected	5,969 66
Due from banks and bankers	290,318 19	Rents, exchange, etc.	633 40
Furniture, fixtures, and safe deposit vault	11,419 26	Other liabilities (bills re-discounted)	23,884 99
Expenses, taxes, etc.	4,405 85		
Total resources	\$605,309 14	Total liabilities	\$605,309 14

EAST SIDE BANK—LOS ANGELES.

[Incorporated November 6, 1886.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

WM. VICKREY, President.

CHAS. W. VICKREY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt ..	\$2,540 65	Capital paid in coin	\$50,000 00
Loans on real estate	8,426 66	Profit and loss and contin-	
Loans on personal security ..	74,885 45	gent fund	4,910 90
Money on hand	10,336 45	Due depositors	53,867 89
Due from banks and bankers ..	5,721 57		
Furniture and fixtures	2,177 67		
Expenses	4,690 34		
Total resources	\$108,778 79	Total liabilities	\$108,778 79

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Thos. Meredith, 50; F. C. Howes, 20; S. C. Newton, 25; P. Lee Vickrey, 30; Geo. B. Griffin, 20; R. N. C. Wilson, 40; Wm. Vickrey, 146. Total number of shares held by the Directors is 381 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$2,540 65	\$5,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$8,426 66	\$45,000 00

JULY STATEMENT.

Financial Condition of the East Side Bank of Los Angeles, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

S. C. NEWTON, President.

M. D. CHAMBERLIN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt ..	\$3,605 95	Capital paid in coin	\$50,000 00
Loans on real estate	19,876 76	Profit and loss and contin-	
Loans on personal security ..	53,965 88	gent fund	2,814 73
Money on hand	5,593 70	Due depositors	38,459 82
Due from banks and bankers ..	4,069 49		
Furniture and fixtures	2,180 67		
Expenses	1,952 10		
Total resources	\$91,274 55	Total liabilities	\$91,274 55

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Thos. Meredith, 50; F. C. Howes, 20; S. C. Newton, 25; P. Lee Vickery, 50; Geo. Buller Griffin, 20; R. N. C. Wilson, 40. Total number of shares held by the Directors is 205 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$3,605 95	\$7,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$19,876 76	\$60,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the East Side Bank, doing business at Los Angeles, County of Los Angeles, on the third day of June, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$3,605 95	Capital paid up.....	\$50,000 00
Loans and discounts	73,792 67	Due depositors	36,543 33
Cash balance	6,241 69	Interest collected.....	2,620 47
Due from banks and bankers	1,594 87		
Furniture, fixtures, etc.	2,180 67		
Expenses, taxes, etc.	1,747 95		
Total resources.....	\$89,163 80	Total liabilities.....	\$89,163 80

FARMERS AND MERCHANTS BANK—LOS ANGELES.

[Incorporated February 12, 1871.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

ISAIAS W. HELLMAN, President.

JOHN MILNER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt ..	\$3,524 80	Capital paid in coin	\$500,000 00
United States bonds	625 00	Reserve fund	500,000 00
Miscellaneous bonds and stocks	100,467 78	Profit and loss and contingent fund	332,182 10
County warrants	4,799 32	Due depositors	2,595,958 21
Loans on real estate	551,800 00	Dividends unpaid	1,000 00
Loans on stocks, bonds, and warrants	143,025 00		
Loans on other securities (grain, etc.)	4,100 00		
Loans on personal security ..	1,202,702 71		
Money on hand	535,412 91		
Due from banks and bankers ..	1,374,417 14		
Furniture and fixtures	8,265 65		
Total resources	\$3,929,140 31	Total liabilities	\$3,929,140 31

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$1,000.

The names of the Directors, and number of shares of stock held by each, are as follows: Isaias W. Hellman, 218; O. W. Childs, 85; Philip Garnier, 32; Jas. B. Lankersheim, 27½; C. Ducommun, 25; L. C. Goodwin, 22½; C. E. Thom, 10; José Mascarel, 10; L. L. Bradbury, 7. Total number of shares held by the Directors is 437 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$3,524 80	\$10,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$551,800 00	\$1,100,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent and other bonds	\$63,750 00	\$64,292 78	\$65,635 00
Sundry stocks, State and county warrants	41,599 32	41,599 32	43,500 00
Totals	\$105,349 32	\$105,892 10	\$109,135 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Sundry stocks, bonds, etc.	\$143,025 00	\$200,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for barley, baking powder, etc.	\$4,100 00	\$7,000 00

JULY STATEMENT.

Financial Condition of the Farmers and Merchants Bank of Los Angeles, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

ISAIAS W. HELLMAN, President.

JOHN MILNER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt ..	\$3,524 80	Capital paid in coin	\$500,000 00
United States bonds	625 00	Reserve fund	500,000 00
Miscellaneous bonds and stocks	138,040 00	Profit and loss and contingent fund	244,033 66
County warrants	14,861 91	Due depositors	2,322,651 94
Loans on real estate	671,270 00	Dividends unpaid	1,000 00
Loans on stocks, bonds, and warrants	132,025 00		
Loans on personal security ..	1,103,203 22		
Money on hand	460,065 11		
Due from banks and bankers ..	1,035,304 91		
Furniture and fixtures	8,265 65		
Total resources	\$3,567,685 60	Total liabilities	\$3,567,685 60

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. Total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$1,000.

The names of the Directors, and number of shares of stock held by each, are as follows: Isaias W. Hellman, 200; O. W. Childs, 85; J. B. Lankersheim, 27½; C. Ducommun, 25; L. C. Goodwin, 22½; H. W. Hellman, 15; C. E. Thom, 10; José Mascarel, 10; L. L. Bradbury, 7. Total number of shares held by the Directors is 402 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$3,524 80	\$10,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$671,270 00	\$1,200,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent and other bonds and stocks	\$120,000 00	\$138,665 00	\$145,000 00
State, county, and city warrants	14,861 91	14,861 91	15,000 00
Totals	\$134,861 91	\$153,526 91	\$160,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Sundry stocks, bonds, etc.	\$132,025 00	\$200,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Farmers and Merchants Bank, doing business at Los Angeles, County of Los Angeles, on the nineteenth day of May, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$3,524 80	Capital paid up	\$500,000 00
Invested in stocks, bonds, and warrants	142,506 75	Reserve fund	500,000 00
Loans and discounts	1,853,110 86	Due depositors	2,298,244 64
Cash balance	367,178 60	Due banks and bankers	325 52
Due from banks and bankers	1,163,226 47	Interest collected	90,468 88
Furniture, fixtures, etc.	8,265 65	Rents, exchange, etc.	3,686 23
Expenses, taxes, etc.	21,183 62	Dividends unpaid	5,500 00
Total resources	\$3,558,996 75	Profit and loss	160,771 48
		Total liabilities	\$3,558,996 75

LOS ANGELES COUNTY BANK—LOS ANGELES.

[Incorporated May —, 1874.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

JOHN E. PLATER, President.

GEORGE H. STEWART, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$288,166 66	Capital paid in coin	\$100,000 00
Loans on stocks, bonds, and warrants	71,640 00	Reserve fund	100,000 00
Loans on personal security	144,266 57	Profit and loss and contingent fund	28,000 00
Money on hand	171,318 78	Due depositors	440,790 14
Due from banks and bankers	37,880 68	Due banks and bankers	44,952 55
Furniture and fixtures	500 00	Dividends unpaid	30 00
Total resources	\$713,772 69	Total liabilities	\$713,772 69

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Jotham Bixby, 37; Lewellyn Bixby, 16; R. S. Baker, 27; H. L. McNeil, 3; George W. Prescott, 100; John E. Plater, 135; George H. Stewart, 1. Total number of shares held by the Directors is 319 shares.

. LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$174,466 66	\$540,000 00
San Bernardino.....	82,700 00	500,000 00
Orange.....	31,000 00	75,000 00
Totals.....	\$288,166 66	\$1,115,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Ontario Land and Improvement Co. stock	\$80,000 00	\$56,000 00	\$80,000 00
Redondo Land Company stock.....			
Sespe Oil Company stock.....			
Cucamonga Land and Improvement Company stock.....	40,000 00	6,000 00	10,000 00
San Gabriel Valley Bank stock.....	2,500 00	2,640 00	3,000 00
Raymond Improvement Company stock.....	15,000 00	6,000 00	15,000 00
Board of Trade bonds.....	1,000 00	1,000 00	1,000 00
Totals.....	\$138,500 00	\$71,640 00	\$109,000 00

JULY STATEMENT.

Financial Condition of the Los Angeles County Bank, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

JOHN E. PLATER, President.

GEO. H. STEWART, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$311,150 00	Capital paid in coin.....	\$100,000 00
Loans on stocks, bonds, and warrants.....	118,248 00	Reserve fund.....	100,000 00
Loans on other securities (grain, etc.).....	2,700 00	Profit and loss and contingent fund.....	24,000 00
Loans on personal security.....	126,852 46	Due depositors.....	587,524 22
Money on hand.....	184,948 55	Dividends unpaid.....	20 00
Due from banks and bankers.....	67,145 21		
Furniture and fixtures.....	500 00		
Total resources.....	\$811,544 22	Total liabilities.....	\$811,544 22

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Jotham Bixby, 37; Lewellyn Bixby, 16; R. S. Baker, 27; H. L. MacNeil, 3; George W. Prescott, 100; John E. Plater, 156½; Geo. H. Stewart, 1. Total number of shares held by the Directors is 340½ shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$162,710 00	\$495,000 00
Orange.....	33,000 00	79,000 00
San Bernardino.....	115,440 00	549,000 00
Totals.....	\$311,150 00	\$1,123,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Board of Trade bonds.....	\$1,000 00	\$1,000 00	-----
Empire Steam Laundry stock.....	2,000 00	250 00	\$1,000 00
Porphyry Paving Co. stock.....	5,000 00	2,000 00	3,500 00
San Gabriel Bank stock.....	2,400 00	2,640 00	3,000 00
Azusa Land and Water Co. (also real estate) stock.....	10,800 00	8,000 00	20,000 00
Ontario Land and Improvement Co. stock.....	285,300 00	104,358 00	150,000 00
Lankershim Road, Land, and Water Co. stock.....			
Sespe Oil Co. stock.....			
Los Angeles Oil Co. stock.....			
Raymond Improvement Co. stock.....			
Cucamonga Land and Water Co. stock.....			
Santa Maria Land and Water Co. stock.....			
Totals.....	\$307,100 00	\$118,248 00	\$177,500 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Barley, etc.	\$2,700 00	\$4,200 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Los Angeles County Bank, doing business at Los Angeles, County of Los Angeles, on the tenth day of May, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts.....	\$545,386 35	Capital paid up.....	\$100,000 00
Cash balance.....	74,586 79	Reserve fund.....	100,000 00
Due from banks and bankers.....	60,118 41	Due depositors.....	446,274 88
Furniture, fixtures, etc.....	500 00	Interest collected.....	22,688 80
Expenses, taxes, etc.....	9,530 00	Dividends unpaid.....	20 00
Other assets.....	862 13	Profit and loss.....	22,000 00
Total resources.....	\$690,983 68	Total liabilities.....	\$690,983 68

STATE LOAN AND TRUST COMPANY OF LOS ANGELES.

[Incorporated January 28, 1889.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

GEO. H. BONEBRAKE, President.

S. B. HUNT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks	\$11,668 00	Capital paid in coin	\$300,181 00
County warrants	31 20	Profit and loss and contingent fund	9,393 08
Loans on real estate	372,885 19	Due depositors	266,358 14
Loans on stocks, bonds, and warrants	96,750 00		
Loans on other securities (grain, etc.)	650 00		
Loans on personal security	10,893 60		
Money on hand	60,507 53		
Due from banks and bankers	12,869 47		
Furniture and fixtures	9,305 55		
Taxes	371 68		
Total resources	\$575,932 22	Total liabilities	\$575,932 22

DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$917,200; amount paid in coin is \$300,181. The total number of shares of stock issued is 9,172 shares; the amount paid on each share of stock is \$—.

The names of the Directors, and number of shares of stock held by each, are as follows: E. F. Spence, 300; L. W. Dennis, 125; John Bryson, Sr., 1,250; W. G. Cochran, 150; L. N. Breed, 100; H. C. Witmer, 100; H. J. Woollacott, 150; P. M. Green, 250; Geo. H. Bonebrake, 2,250; W. H. Perry, 300; S. B. Hunt, 400. Total number of shares held by the Directors is 5,375 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$308,204 19	\$1,062,235 00
San Bernardino	44,681 00	149,825 00
Orange	20,000 00	70,000 00
Totals	\$372,885 19	\$1,282,060 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Miscellaneous stocks, bonds, and warrants	\$11,531 20	\$11,699 20	\$11,699 20

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Miscellaneous stocks, bonds, and warrants	\$96,750 00	\$200,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Grain	\$650 00	\$1,100 00

JULY STATEMENT.

Financial Condition of the State Loan and Trust Company of Los Angeles, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

GEO. H. BONEBRAKE, President.

SAMUEL B. HUNT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks	\$39,258 00	Capital paid in coin	\$492,528 00
Loans on real estate	454,729 44	Profit and loss and contingent fund	17,513 95
Loans on stocks, bonds, and warrants	185,953 47	Due depositors	465,761 96
Loans on personal security	75,394 50		
Money on hand	103,533 18		
Due from banks and bankers	98,492 89		
Furniture and fixtures	9,368 05		
Expenses	8,646 58		
Taxes	427 80		
Total resources	\$975,803 91	Total liabilities	\$975,803 91

DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$492,528. The total number of shares of stock issued is 10,000 shares.

The names of the Directors, and number of shares of stock held by each, are as follows: Geo. H. Bonebrake, 2,000; L. N. Breed, 100; John Bryson, Sr., 1,250; W. G. Cochran, 100; P. M. Green, 200; S. B. Hunt, 425; O. T. Johnson, 100; W. H. Perry, 300; E. F. Spence, 193; J. F. Towell, 95; H. J. Woollacott, 150. Total number of shares held by the Directors is 4,913 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$382,306 44	\$1,257,780 00
San Bernardino	46,423 00	151,800 00
San Diego	6,000 00	20,000 00
Orange	20,000 00	64,300 00
Totals	\$454,729 44	\$1,493,880 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Miscellaneous stocks and bonds	\$44,400 00	\$39,258 00	\$46,090 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Miscellaneous stocks, bonds, and warrants -----	\$522,780 00	\$185,953 47	\$259,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the State Loan and Trust Company, doing business at Los Angeles, County of Los Angeles, on the seventeenth day of May, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in stocks, bonds, and warrants -----	\$13,515 00	Capital paid up -----	\$466,739 00
Loans and discounts -----	679,818 97	Due depositors -----	400,776 32
Cash balance -----	94,206 23	Interest collected -----	13,214 69
Due from banks and bankers -----	77,388 65	Rents, exchange, etc. -----	2,184 93
Furniture, fixtures, etc.	6,507 54	Dividends unpaid -----	347 29
Expenses, taxes, etc.	9,582 84		
Other assets (premiums)	2,243 00		
Total resources -----	\$883,262 23	Total liabilities -----	\$883,262 23

UNIVERSITY BANK OF LOS ANGELES.

[Incorporated March 23, 1887.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

R. M. WIDNEY, President.

GEO. L. ARNOLD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate -----	\$86,857 41	Capital paid in coin -----	\$100,000 00
Loans on stocks, bonds, and warrants -----	18,403 34	Reserve fund -----	20,000 00
Loans on personal security -----	129,569 74	Profit and loss and contingent fund -----	20,380 82
Money on hand -----	51,968 00	Due depositors -----	116,992 75
Due from banks and bankers -----	22,101 52	Due banks and bankers -----	71 96
Furniture and fixtures -----	2,796 77	Other liabilities (time deposits) -----	64,470 45
Expenses and taxes -----	9,051 20		
Other assets (interest due) ..	1,168 00		
Total resources -----	\$321,915 98	Total liabilities -----	\$321,915 98

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. M. Widney, 200; S. W. Little, 115; D. O. Miltimore, 100; C. M. Wells, 40; L. H. Titus, 50; C. H. Warner, 10. Total number of shares held by the Directors is 515 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$86,857 41	\$409,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
The University Bank.....	\$16,500 00	\$9,178 34	\$22,000 00
San Fernando Land and Water Co.....	5,000 00	1,025 00	12,000 00
Hesperia Land and Water Co.....	15,000 00	8,200 00	25,000 00
Totals	\$36,500 00	\$18,403 34	\$59,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.
Loaned on thirty, sixty, and ninety days (two and three named paper)....	\$125,315 23

JULY STATEMENT.

Financial Condition of the University Bank of Los Angeles, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

R. M. WIDNEY, President.

GEORGE L. ARNOLD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$44,677 74	Capital paid in coin	\$100,000 00
Loans on stocks, bonds, and warrants	16,950 00	Reserve fund	31,000 00
Loans on personal security.....	167,781 97	Profit and loss and contingent fund	8,874 94
Money on hand	95,330 03	Due depositors	236,237 93
Due from banks and bankers	43,786 11		
Furniture and fixtures	2,796 77		
Expenses and taxes	3,812 58		
Other assets	977 67		
Total resources.....	\$376,112 87	Total liabilities.....	\$376,112 87

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. M. Widney, 200; S. W. Little, 115; D. O. Miltimore, 100; L. H. Titus, 50; C. M. Wells, 40; L. J. P. Morrill, 10; C. A. Warner, 10. Total number of shares held by the Directors is 525 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$44,677 74	\$200,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
University Bank stock	\$12,500 00	\$8,750 00	\$16,250 00
Hesperia Land and Water Co.'s stock.....	15,000 00	8,200 00	20,000 00
Totals	\$27,500 00	\$16,950 00	\$36,250 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.
Loaned on thirty, sixty, and ninety days (two and three names).....	\$167,752 79

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the University Bank, doing business at Los Angeles, County of Los Angeles, on the thirteenth day of May, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts	\$207,568 43	Capital paid up.....	\$100,000 00
Cash balance	133,838 27	Reserve fund.....	31,000 00
Due from banks and bankers	24,487 33	Due depositors	235,272 65
Furniture, fixtures, etc.	2,796 77	Interest collected.....	6,323 99
Expenses, taxes, etc.	3,091 85	Rents, exchange, etc.....	42 39
Other assets	1,186 00	Profit and loss.....	199 37
		Other liabilities.....	130 25
Total resources.....	\$372,968 65	Total liabilities.....	\$372,968 65

BANK OF LOS GATOS.

[Incorporated November 9, 1883.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

G. L. TURNER, President.

EBEN C. FARLEY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$39,250 00	Capital paid in coin	\$37,500 00
Loans on personal security	66,150 15	Reserve fund.....	5,200 00
Money on hand	24,186 14	Profit and loss and contin-	
Due from banks and bankers	1,738 67	gent fund	4,042 94
Furniture and fixtures	2,201 42	Due depositors	75,235 77
Expenses	425 50	Due banks and bankers	10,828 67
Other assets	85 75	Dividends unpaid (interest	
		and discount)	1,199 49
		Other liabilities (collection	
		and exchange)	30 76
Total resources.....	\$134,037 63	Total liabilities.....	\$134,037 63

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$37,500. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$37 50.

The names of the Directors, and number of shares of stock held by each, are as follows: John Stanfield, 252; G. L. Turner, 120; A. G. Huggins, 120; Robert Walker, 40; John W. Lyndon, 10. Total number of shares held by the Directors is 542 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Santa Clara	\$39,000 00
Monterey	250 00
Totals	\$39,250 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.
County warrants	\$85 75

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
25 shares Saratoga and Los Gatos Real Estate Associates	\$1,250 00	\$800 00	\$1,250 00
158 shares Los Gatos Coöperative Winery	1,580 00	1,075 00	1,896 00
Totals	\$2,830 00	\$1,875 00	\$3,146 00

JULY STATEMENT.

Financial Condition of the Bank of Los Gatos, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

G. L. TURNER, President.

EBEN C. FARLEY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$35,548 50	Capital paid in coin	\$37,500 00
Loans on personal security	66,287 06	Reserve fund	7,000 00
Money on hand	10,324 55	Profit and loss and contingent fund	1,183 51
Due from banks and bankers	5,627 20	Due depositors	58,878 36
Furniture and fixtures	2,200 00	Due banks and bankers	15,225 64
Expenses	364 65	Interest and discount	554 70
		Collection and exchange	9 75
Total resources	\$120,351 96	Total liabilities	\$120,351 96

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$37,500. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$37 50.

The names of the Directors, and number of shares of stock held by each, are as follows: G. L. Turner, 120; A. G. Huggins, 120; John Stanfield, 252; Robert Walker, 40; J. W. Lyndon, 10. Total number of shares held by the Directors is 542 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Santa Clara	\$35,298 50
Monterey	250 00
Total	\$35,548 50

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
25 shares Saratoga and Los Gatos Real Estate Associates	\$1,250 00	\$800 00	\$1,250 00
158 shares Los Gatos Coöperative Winery	1,580 00	1,075 00	1,580 00
7 shares Saratoga Wine Company	350 00	300 00	350 00
Totals	\$3,180 00	\$2,175 00	\$3,180 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Los Gatos, doing business at Los Gatos, County of Santa Clara, on the eighth day of March, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts	\$103,057 13	Capital paid up	\$37,500 00
Cash balance	11,389 16	Reserve fund	7,000 00
Due from banks and bankers	4,856 68	Due depositors	62,267 63
Furniture, fixtures, etc.	2,200 00	Due banks and bankers	14,965 65
Expenses, taxes, etc.	448 42	Interest collected	74 98
		Rents, exchange, etc.	4 71
		Profit and loss	138 42
Total resources	\$121,951 39	Total liabilities	\$121,951 39

COMMERCIAL BANK OF LOS GATOS.

[Incorporated April 13, 1889.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

CHAS. F. WILCOX, President.

J. R. RYLAND, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$16,000 00	Capital paid in coin	\$60,000 00
County warrants	42 82	Due depositors	34,207 31
Loans on real estate	30,648 53	Due banks and bankers	1,623 06
Loans on stocks, bonds, and warrants	5,900 00	Other liabilities	2,884 75
Loans on other securities (grain, etc.)	1,075 00		
Loans on personal security	27,550 63		
Money on hand	9,927 27		
Due from banks and bankers	232 84		
Furniture and fixtures	3,300 00		
Expenses	2,051 79		
Taxes	81 18		
Other assets	1,905 06		
Total resources	\$98,715 12	Total liabilities	\$98,715 12

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$60,000; amount paid in coin is \$60,000. The total number of shares of stock issued is 1,200 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. R. Ryland, 200; Magnus Tait, 20; F. H. McCullogh, 50; H. E. Wilcox, 60; Charles F. Wilcox, 112. Total number of shares held by the Directors is 442 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$30,648 53	\$59,125 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Santa Clara County warrants, registered and payable January 1, 1890	\$42 82	\$42 82	\$42 82

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Los Gatos Coöperative Winery	\$1,750 00	\$1,400 00	\$1,750 00
Los Gatos and Saratoga Wine and Fruit Company	1,600 00	1,000 00	1,600 00
Pacific Wine Company of San José	1,600 00	1,000 00	1,440 00
Safe Deposit Bank of Savings of San José	2,100 00	2,500 00	3,150 00
Totals	\$7,050 00	\$5,900 00	\$7,940 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Notes and mortgages held as collateral	\$1,075 00	\$2,600 00

JULY STATEMENT.

Financial Condition of the Commercial Bank of Los Gatos, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

CHAS. F. WILCOX, President.

J. R. RYLAND, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$16,000 00	Capital paid in coin	\$60,000 00
Loans on real estate	28,155 28	Reserve fund	600 00
Loans on stocks, bonds, and warrants	7,300 00	Profit and loss and contingent fund	147 32
Loans on other securities (grain, etc.)	1,625 00	Due depositors	63,619 62
Loans on personal security	44,568 80	Other liabilities	3,607 12
Money on hand	11,812 05		
Due from banks and bankers	11,396 72		
Furniture and fixtures	3,300 00		
Expenses	1,826 71		
Other assets	1,989 50		
Total resources	\$127,974 06	Total liabilities	\$127,974 06

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$60,000; amount paid in coin is \$60,000. The total number of shares of stock issued is 1,200 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Charles F. Wilcox, 110; F. H. McCullogh, 50; J. R. Ryland, 210; Magnus Tait, 20; A. Berryman, 15. Total number of shares held by the Directors is 405 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$28,155 28	\$53,950 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
192 shares Los Gatos Coöperative Winery	\$1,920 00	\$1,000 00	\$1,536 00
60 shares Los Gatos Coöperative Winery	600 00	400 00	480 00
5 shares Pacific Wine Co.	500 00	300 00	450 00
11 shares Pacific Wine Co.	1,100 00	700 00	980 00
10 shares Saratoga Wine Co.	500 00	400 00	500 00
25 shares Los Gatos Gas Co.	1,250 00		300 00
5 shares Fairview Farm Evaporating and Canning Co.	500 00	500 00	175 00
16 shares Los Gatos and Saratoga Wine and Fruit Co.	1,600 00	1,500 00	1,760 00
70 shares San José Safe Deposit Bank of Savings	7,000 00	2,500 00	3,850 00
Totals	\$14,970 00	\$7,300 00	\$10,041 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Notes and mortgages on realty held as collateral.....	\$1,325 00	\$2,150 00
Contract for purchase of realty.....	100 00	300 00
Chattel mortgage on machinery.....	200 00	300 00
Totals.....	\$1,625 00	\$2,750 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Commercial Bank, doing business at Los Gatos, County of Santa Clara, on the eighth day of March, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$16,000 00	Capital paid up.....	\$60,000 00
Loans and discounts	66,328 66	Reserve fund.....	747 32
Cash balance	6,107 10	Due depositors	27,871 79
Due from banks and bankers	57 53	Due banks and bankers	3,915 32
Furniture, fixtures, etc.	3,300 00	Interest collected.....	212 06
Expenses, taxes, etc.	750 14	Rents, exchange, etc.	330 19
Other assets	542 33	Other liabilities	9 08
Total resources.....	\$93,085 76	Total liabilities.....	\$93,085 76

BANK OF MADERA.

[Incorporated November 14, 1889.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

RETURN ROBERTS, President.

JOHN BROWN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on personal security.....	\$2,033 40	Capital paid in coin	\$8,800 00
Money on hand	3,406 25	Profit and loss and contingent fund.....	83 55
Due from banks and bankers	16,356 65	Due depositors	13,551 75
Furniture and fixtures	459 50		
Expenses.....	179 50		
Total resources.....	\$22,435 30	Total liabilities.....	\$22,435 30

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$59,000; amount paid in coin is \$8,800. The total number of shares of stock issued is 590 shares; the amount paid on each share of stock is \$14 91.

The names of the Directors, and number of shares of stock held by each, are as follows: Return Roberts, 10; William O. Breyfogle, 5; G. W. Mordecai, 10; A. J. Etter, 5; John Brown, 400. Total number of shares held by the Directors is 430 shares.

JULY STATEMENT.

Financial Condition of the Bank of Madera, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

R. ROBERTS, President.

JOHN BROWN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on other securities (grain, etc.).....	\$5,500 00	Capital paid in coin	\$10,425 00
Loans on personal security.....	16,788 10	Profit and loss and contingent fund.....	744 48
Money on hand.....	10,500 04	Due depositors	39,907 37
Due from banks and bankers.....	14,411 02		
Furniture and fixtures.....	2,490 00		
Expenses.....	1,387 69		
Total resources.....	\$51,076 85	Total liabilities.....	\$51,076 85

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$10,425; amount paid in coin is \$10,425. The total number of shares of stock issued is 417 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: John Brown, 200; W. F. Baird, 200; W. O. Breyfogle, 10; R. Roberts, 10; G. W. Mordecai, 10. Total number of shares held by the Directors is 430 shares.

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Madera, doing business at Madera, County of Fresno, on the twenty-first day of June, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts	\$19,430 43	Capital paid up	\$10,425 00
Cash balance	5,160 71	Due depositors	35,749 36
Due from banks and bankers.....	18,137 70	Interest collected.....	563 79
Furniture, fixtures, etc.....	2,490 00	Rents, exchange, etc.....	163 54
Expenses, taxes, etc.....	1,321 85		
Other assets	361 00		
Total resources.....	\$46,901 69	Total liabilities.....	\$46,901 69

BANK OF MARTINEZ.

[Incorporated October 7, 1873.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

L. I. FISH, President.

H. M. HALE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,000 00	Capital paid in coin	\$100,000 00
County warrants	8,085 41	Reserve fund	99,522 74
Loans on real estate	243,622 50	Profit and loss and con-	
Loans on other securities		tingent fund	12,828 27
(grain, etc.)	22,900 00	Due depositors	277,264 04
Loans on personal security ..	151,230 81		
Money on hand	11,139 87		
Due from banks and bankers ..	14,977 21		
Furniture and fixtures	1,500 00		
Other assets (accrued inter-			
est)	32,159 25		
Total resources	\$489,615 05	Total liabilities	\$489,615 05

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stocks issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: L. I. Fish, 125; B. Fernandez, 100; Charles Fish, 125; J. H. Carothers, 60; H. M. Hale, 100. Total number of shares held by the Directors is 510 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Contra Costa	\$149,395 62	\$268,030 00
Tulare	56,926 88	135,900 00
Fresno	26,600 00	52,800 00
Mendocino	5,000 00	10,000 00
Alameda	5,000 00	6,000 00
Lincoln, Washington	700 00	3,200 00
Totals	\$243,622 50	\$473,930 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Contra Costa County warrants	\$8,085 41	\$8,085 41	\$8,085 41

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for sundry merchandise	\$20,000 00	\$20,000 00
Warehouse receipts for hay and grain	2,900 00	3,800 00
Totals	\$22,900 00	\$23,800 00

JULY STATEMENT.

Financial Condition of the Bank of Martinez, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

L. I. FISH, President.

H. M. HALE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,000 00	Capital paid in coin	\$100,000 00
County warrants	1,919 57	Reserve fund	100,000 00
Loans on real estate	211,312 18	Profit and loss and con-	
Loans on other securities		tingent fund	16,931 40
(grain, etc.)	2,500 00	Due depositors	293,675 36
Loans on personal security	173,433 50		
Money on hand	23,648 38		
Due from banks and bankers	61,036 47		
Furniture and fixtures	1,500 00		
Other assets (accrued inter-			
est)	31,256 66		
Total resources	\$510,606 76	Total liabilities	\$510,606 76

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: L. I. Fish, 125; B. Fernandez, 100; Chas. Fish, 125; J. H. Carothers, 60; H. M. Hale, 100. Total number of shares held by the Directors is 510 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Contra Costa	\$135,169 32	\$306,905 00
Tulare	38,603 12	74,200 00
Fresno	26,760 60	49,600 00
Alameda	5,000 00	6,000 00
Mendocino	5,000 00	10,000 00
Lincoln, Washington	779 14	3,200 00
Totals	\$211,312 18	\$449,905 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Contra Costa County road scrip	\$1,919 57	\$1,919 57	\$1,919 57

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipt for grain	\$2,500 00	\$3,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Martinez, doing business at Martinez, County of Contra Costa, on the nineteenth day of December, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,000 00	Capital paid up.....	\$100,000 00
Invested in stocks, bonds, and warrants	8,209 51	Reserve fund	99,522 74
Loans and discounts	410,198 08	Due depositors	270,407 62
Cash balance	12,782 13	Rents, exchange, etc.....	374 42
Due from banks and bankers	15,386 17		
Furniture, fixtures, etc.	1,500 00		
Expenses, taxes, etc.	2,089 30		
Other assets (interest).....	16,139 59		
Total resources	\$470,304 78	Total liabilities	\$470,304 78

DECKER, JEWETT & CO. BANK—MARYSVILLE.

[Incorporated November 12, 1888.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

J. H. JEWETT, President.

A. C. BINGHAM, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$12,000 00	Capital paid in coin	\$100,000 00
Miscellaneous bonds and stocks	5,000 00	Profit and loss and contin- gent fund	8,316 13
County warrants	1,636 75	Due depositors	359,530 97
Loans on real estate	175,275 50	Due banks and bankers ...	67,037 67
Loans on stocks, bonds, and warrants	4,850 00		
Loans on other securities (grain, etc.)	21,315 00		
Loans on personal security ..	253,642 25		
Money on hand	56,600 03		
Due from banks and bankers ..	2,265 24		
Furniture and fixtures	2,300 00		
Total resources	\$534,884 77	Total liabilities	\$534,884 77

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Jewett, 400; A. C. Bingham, 50; W. T. Ellis, 50; D. E. Knight, 50; I. S. Belcher, 10. Total number of shares held by the Directors is 560 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sutter.....	\$112,150 00	\$307,300 00
Yuba.....	28,175 00	71,500 00
Butte.....	24,000 00	81,000 00
Tehama.....	3,000 00	4,000 00
Colusa.....	7,950 50	15,000 00
Totals.....	\$175,275 50	\$478,800 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Marysville Water Co.....	\$5,000 00	\$5,000 00	\$5,250 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
27 shares Marysville "Appeal" Publishing Co.....	\$2,700 00	\$1,350 00	\$2,025 00
180 shares Northern California Land Co.....	9,000 00	500 00	4,500 00
25 shares California Street Cable Railroad, San Francisco.....	2,500 00	1,000 00	2,500 00
24 shares Marysville Woolen Factory.....	2,400 00	2,000 00	2,640 00
Totals.....	\$16,600 00	\$4,850 00	\$11,665 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse.....	\$21,315 00	\$34,400 00

JULY STATEMENT.

Financial Condition of the Decker, Jewett & Co. Bank, Marysville, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

J. H. JEWETT, President.

A. C. BINGHAM, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$12,000 00	Capital paid in coin.....	\$150,000 00
Miscellaneous bonds and stocks.....	5,557 50	Profit and loss and contingent fund.....	3,897 10
Loans on real estate.....	167,450 00	Due depositors.....	256,441 47
Loans on other securities (grain, etc.).....	7,275 00	Due banks and bankers.....	84,016 13
Loans on personal security.....	268,721 42	Other liabilities.....	66 16
Money on hand.....	30,501 62		
Due from banks and bankers.....	615 32		
Furniture and fixtures.....	2,300 00		
Total resources.....	\$494,420 86	Total liabilities.....	\$494,420 86

DETAILS.

The amount of capital stock is \$150,000; amount subscribed is \$150,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 1,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Jewett, 600; A. C. Bingham, 75; W. T. Ellis, 50; D. E. Knight, 75; I. S. Belcher, 15. Total number of shares held by the Directors is 815 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa	\$7,950 00	\$15,000 00
Butte	27,700 00	79,800 00
Sutter	107,400 00	292,900 00
Tehama	3,000 00	4,800 00
Yuba	21,400 00	54,300 00
Totals	\$167,450 00	\$446,800 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Marysville Water Company bonds	\$5,000 00	\$5,000 00	\$5,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
834,850 lbs. of wheat in warehouse	\$7,275 00	\$9,200 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Decker, Jewett & Co. Bank, doing business at Marysville, County of Yuba, on the twenty-sixth day of April, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$12,000 00	Capital paid up	\$150,000 00
Invested in stocks, bonds, and warrants	5,000 00	Due depositors	299,995 78
Loans and discounts	453,178 86	Due banks and bankers	51,652 97
Cash balance	31,271 78	Interest collected	5,756 49
Due from banks and bankers	1,028 47	Rents, exchange, etc.	121 48
Furniture, fixtures, etc.	2,300 00	Profit and loss	355 46
Expenses, taxes, etc.	3,075 82		
Other assets	27 25		
Total resources	\$507,882 18	Total liabilities	\$507,882 18

MENDOCINO DISCOUNT BANK.

[Incorporated November 15, 1871.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

EUGENE BROWN, President.

WILLIAM HEESER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$46,227 58	Capital paid in coin.....	\$30,360 00
Loans on personal security..	29,746 68	Reserve fund.....	2,436 48
Money on hand.....	6,397 98	Profit and loss and con-	
Due from banks and bankers	9,526 30	tingent fund.....	6,636 01
Furniture and fixtures.....	700 00	Due depositors.....	64,883 09
Other assets (sight and time		Other liabilities.....	11,713 89
drafts on San Francisco)...	24,130 93		
Total resources.....	\$116,029 47	Total liabilities.....	\$116,029 47

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$30,360; amount paid in coin is \$30,360. The total number of shares of stock issued is 1,518 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: Henry H. Jarvis, 1; Silas Coombs, 43; Ruel Stickney, 1; Eugene Brown, 1; Charles W. Denslow, 442; Augustus Heeser, 3; William Heeser, 3. Total number of shares held by the Directors is 494 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino.....	\$46,227 58	\$100,000 00

JULY STATEMENT.

Financial Condition of the Mendocino Discount Bank, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

EUGENE BROWN, President.

WILLIAM HEESER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$45,953 89	Capital paid in coin.....	\$31,720 00
Loans on personal security..	22,475 84	Reserve fund.....	2,436 48
Money on hand.....	13,333 22	Profit and loss and contin-	
Due from banks and bankers	6,142 32	gent fund.....	6,995 65
Furniture and fixtures.....	700 00	Due depositors.....	59,714 99
Other assets.....	23,533 82	Other liabilities, collections	10,571 97
Total resources.....	\$111,439 09	Total liabilities.....	\$111,439 09

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$31,720; amount paid in coin is \$31,720. The total number of shares of stock issued is 1,586 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: Eugene Brown, 1; Chas. W. Denslow, 442; Ruel Stickney, 1; Silas Coombs, 43; Augustus Heeser, 3; Henry H. Jarvis, 1; William Heeser, 3. Total number of shares held by the Directors is 496 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino.....	\$45,953 89	\$115,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Mendocino Discount Bank, doing business at Mendocino, County of Mendocino, on the eighteenth day of March, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts	\$76,967 13	Capital paid up.....	\$31,620 00
Cash balance	11,971 25	Reserve fund	2,436 48
Due from banks and bankers	8,320 07	Due depositors	69,312 03
Furniture, fixtures, etc.....	700 00	Interest collected.....	256 40
Expenses, taxes, etc.....	48 90	Rents, exchange, etc.....	113 57
Other assets	9,562 13	Profit and loss.....	3,831 00
Total resources.....	\$107,569 48	Total liabilities.....	\$107,569 48

MERCED BANK.

[Incorporated April 2, 1875.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

JOHN RUDDLE, President.

FRANK HOWELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,000 00	Capital paid in coin	\$50,175 00
Real estate taken for debt ..	23,870 14	Profit and loss and contin- gent fund	16,406 86
Miscellaneous bonds and stocks	16,080 41	Due depositors	126,161 35
County warrants	1,618 85	Due banks and bankers....	29,110 69
Loans on real estate.....	53,471 29	Dividends unpaid	129 15
Loans on other securities (grain, etc.).....	2,788 90		-
Loans on personal security ..	97,161 52		
Money on hand	14,762 60		
Due from banks and bankers ..	469 34		
Furniture and fixtures	1,750 00		
Total resources.....	\$221,983 05	Total liabilities.....	\$221,983 05

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$66,900; amount paid in coin is \$50,175. The total number of shares of stock issued is 669 shares; the amount paid on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows: John Ruddle, 120; C. Landram, 63½; A. Ingalsbe, 40; J. A. Perry, 44; A. Zirker, 10; Chas. Warfield, 15; C. C. Nelson, 24. Total number of shares held by the Directors is 316½ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Fresno	\$18,240 00	\$22,800 00
Merced	630 14	1,200 00
Merced	5,000 00	6,000 00
Totals	\$23,870 14	\$30,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced	\$52,471 29	\$84,800 00
Mariposa	1,000 00	2,400 00
Totals	\$53,471 29	\$87,200 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Merced Mills stock	\$53,700 00	\$15,266 06	\$24,615 00
Confidence G. M. Co. stock	2,000 00	814 35	-----
Totals	\$55,700 00	\$16,080 41	-----

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat stored in San Francisco	\$203 25	\$400 00
Hay stored in Merced	1,795 75	2,500 00
Orders on County Auditor for salary warrants	399 90	1,000 00
Acceptance of President of Central Land and Canal Co.	400 00	540 00
Totals	\$2,798 90	\$4,440 00

JULY STATEMENT.

Financial Condition of the Merced Bank, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

JOHN RUDDLE, President.

FRANK HOWELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,000 00	Capital paid in coin	\$51,000 00
Real estate taken for debt..	23,870 14	Reserve fund	15,142 97
Miscellaneous bonds and stocks	15,266 06	Profit and loss and con- tingent fund	1,760 88
County warrants	597 85	Due depositors	163,950 43
Loans on real estate	67,810 31	Due banks and bankers	5,379 66
Loans on stocks, bonds, and warrants	598 50	Dividends unpaid	304 20
Loans on personal security..	100,911 93		
Money on hand	15,357 42		
Due from banks and bankers	1,017 23		
Furniture and fixtures	1,750 00		
Expenses	358 70		
Total resources	\$237,538 14	Total liabilities	\$237,538 14

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$68,000; amount paid in coin is \$51,000. The total number of shares of stock issued is 680 shares; the amount paid on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows: John Ruddle, 128; C. Landrum, 63½; J. R. White, 48; A. Ingalsbe, 40; A. Zirker, 10; C. A. H. Warfield, 15; C. C. Nelson, 24. Total number of shares held by the Directors is 328½ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Fresno	\$18,240 00	\$22,800 00
Merced	5,630 14	7,200 00
Totals	\$23,870 14	\$30,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced	\$46,608 58	\$61,880 00
Mariposa	1,250 00	2,400 00
Fresno	14,270 48	20,000 00
San Joaquin	5,881 25	16,000 00
Totals	\$68,010 31	\$99,780 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Merced Mills stock	\$53,700 00	\$15,266 06	\$24,615 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Orders on County Auditor for salary warrants -----	\$999 96	\$598 50	\$999 96

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Merced Bank, doing business at Merced, County of Merced, on the thirtieth day of August, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises -----	\$10,000 00	Capital paid up -----	\$41,475 00
Other real estate -----	23,870 14	Due depositors -----	114,044 16
Invested in stocks, bonds, and warrants -----	731 20	Due banks and bankers ---	29,564 06
Loans and discounts -----	159,855 59	Interest collected -----	193 65
Cash balance -----	2,713 53	Rents, exchange, etc. -----	82 46
Due from banks and bankers	1,061 60	Dividends unpaid -----	454 95
Furniture, fixtures, etc. -----	1,750 00	Profit and loss -----	15,142 97
Expenses, taxes, etc. -----	975 19		
Total resources -----	\$200,957 25	Total liabilities -----	\$200,957 25

MODESTO BANK.

[Incorporated October 28, 1878.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

A. L. CRESSEY, President.

J. R. BROUGHTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises -----	\$2,000 00	Capital paid in coin -----	\$175,000 00
Real estate taken for debt ..	175,543 30	Reserve fund -----	119,500 00
Miscellaneous bonds and stocks -----	800 00	Profit and loss and contingent fund -----	94,855 46
Loans on real estate -----	80,222 45	Due depositors -----	231,639 80
Loans on stocks, bonds, and warrants -----	19,159 90	Due banks and bankers -----	1,681 13
Loans on other securities (grain, etc.) -----	71,644 32		
Loans on personal security ..	183,800 72		
Money on hand -----	79,075 17		
Due from banks and bankers	9,490 53		
Furniture and fixtures -----	1,000 00		
Total resources -----	\$622,736 39	Total liabilities -----	\$622,736 39

DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$175,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$70.

The names of the Directors, and number of shares of stock held by each, are as follows: A. L. Cressey, 587; C. J. Cressey, 342; O. McHenry, 380; E. B. Beard, 157; C. Dorsey, 62; F. A. Cressey, 50; J. R. Broughton, 50. Total number of shares held by the Directors is 1,628 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Merced.....	\$17,000 00	\$19,200 00
Stanislaus.....	158,543 30	160,000 00
Totals.....	\$175,543 30	\$179,200 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Stanislaus.....	\$80,222 45	\$120,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Dry Creek School District bonds.....	\$800 00	\$800 00	\$800 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
996 shares Modesto Gas Co. stock.....	\$19,920 00	\$8,000 00	\$14,940 00
53 shares Modesto Bank stock.....	3,710 00	7,159 90	8,280 00
150 shares Odd Fellows Hall Association stock.....	15,000 00	4,000 00	15,000 00
Totals.....	\$38,630 00	\$19,159 90	\$38,220 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat stored in warehouse.....	\$71,644 32	\$106,000 00

JULY STATEMENT.

Financial Condition of the Modesto Bank, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

A. L. CRESSEY, President.

J. R. BROUGHTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$2,000 00	Capital paid in coin	\$175,000 00
Real estate taken for debt ..	158,900 00	Reserve fund	120,100 00
Miscellaneous bonds and stocks	1,136 32	Profit and loss and contin- gent fund	80,627 68
Loans on real estate	90,090 20	Due depositors	165,631 64
Loans on stocks, bonds, and warrants	19,159 90	Due banks and bankers	681 88
Loans on other securities (grain, etc.)	22,987 42		
Loans on personal security ..	188,249 42		
Money on hand	56,541 56		
Due from banks and bankers ..	1,976 38		
Furniture and fixtures	1,000 00		
Total resources	\$542,041 20	Total liabilities	\$542,041 20

DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$175,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$70.

The names of the Directors, and number of shares of stock held by each, are as follows: A. L. Cressey, 587; O. McHenry, 378; C. J. Cressey, 342; F. A. Cressey, 56; A. Hewel, 55; Isaac Perkins, 55; J. R. Broughton, 50. Total number of shares held by the Directors is 1,523 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Merced	\$17,000 00	\$19,200 00
Stanislaus	141,900 00	143,000 00
Totals	\$158,900 00	\$162,200 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Stanislaus	\$90,090 20	\$135,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Dry Creek school bonds	\$600 00	\$600 00	\$600 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
996 shares Modesto Gas Co. stock.....	\$19,920 00	\$8,000 00	\$14,940 00
53 shares Modesto Bank stock	3,710 00	7,159 90	8,250 00
150 shares Odd Fellows Hall Association..	15,000 00	4,000 00	15,000 00
Totals	\$38,630 00	\$19,159 90	\$38,220 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat stored in warehouse	\$22,987 42	\$25,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Modesto Bank, doing business at Modesto, County of Stanislaus, on the twenty-eighth day of August, 1889, at the close of business.

* Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$2,000 00	Capital paid up	\$175,000 00
Other real estate	169,318 93	Reserve fund	118,500 00
Invested in stocks, bonds, and warrants	1,145 60	Due depositors	149,573 54
Loans and discounts	350,479 90	Due banks and bankers	4,245 83
Cash balance	29,459 23	Interest collected	10,186 42
Due from banks and bankers	2,793 86	Rents, exchange, etc.	1,924 64
Furniture, fixtures, etc.	1,000 00	Profit and loss	97,565 23
Expenses, taxes, etc.	598 14		
Total resources.....	\$556,795 66	Total liabilities.....	\$556,795 66

GRANITE BANK OF MONROVIA.

[Incorporated January 16, 1888.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

E. F. SPENCE, President.

W. H. COOK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$23,881 00	Capital paid in coin	\$46,625 00
Loans on real estate	9,998 35	Profit and loss and contin- gent fund	2,599 97
Loans on personal security ..	43,981 22	Due depositors	41,076 43
Money on hand	669 99	Due banks and bankers	407 52
Due from banks and bankers ..	7,892 21		
Furniture and fixtures	3,152 68		
Expenses and taxes paid	1,133 47		
Total resources.....	\$90,708 92	Total liabilities.....	\$90,708 92

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$46,625. The total number of shares of stock issued is 1,865 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: E. F. Spence, 450; J. I. Case, 400; J. M. Thomas, 90; J. M. Studebaker, 250; J. D. Bicknell, 100; W. A. Pile (deceased), 10; T. V. Lamport, 200. Total number of shares held by the Directors is 1,500 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$9,998 35	\$13,500 00

JULY STATEMENT.

Financial Condition of the Granite Bank of Monrovia, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

E. F. SPENCE, President.

W. H. COOK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$24,263 00	Capital paid in coin	\$46,625 00
Loans on real estate.....	4,321 36	Profit and loss and contingent fund.....	3,598 00
Loans on personal security.....	38,605 21	Due depositors	35,603 64
Money on hand	2,265 15		
Due from banks and bankers.....	11,425 65		
Furniture and fixtures	3,152 68		
Expenses and taxes paid	1,793 59		
Total resources.....	\$85,826 64	Total liabilities.....	\$85,826 64

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$46,625. The total number of shares of stock issued is 1,865 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: E. F. Spence, 450; J. I. Case, 400; J. M. Thomas, 90; J. M. Studebaker, 250; J. D. Bicknell, 100; Wm. A. Pile (deceased), 10. Total number of shares held by the Directors is 1,300 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$4,321 36	\$11,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Granite Bank, doing business at Monrovia, County of Los Angeles, on the twentieth day of May, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$24,263 00	Capital paid up	\$46,625 00
Loans and discounts	42,059 93	Due depositors	28,629 77
Cash balance	1,511 67	Interest collected	1,191 63
Due from banks and bankers	5,939 81	Rents, exchange, etc.	45 81
Furniture, fixtures, etc.	3,152 68	Profit and loss	2,004 35
Expenses, taxes, etc.	1,569 47		
Total resources	\$78,496 56	Total liabilities	\$78,496 56

CALIFORNIA STATE SAVINGS BANK—NATIONAL CITY.

[Incorporated March 26, 1888.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

— — — — —, President.

E. M. CARVER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$921 76	Capital paid in coin	\$10,500 00
Loans on real estate	6,155 47	Profit and loss and con-	
Loans on personal security	5,970 38	tingent fund	3,183 45
Money on hand	2,421 67	Due depositors	5,849 81
Due from banks and bankers	1,540 64		
Expenses and taxes	2,523 34		
Total resources	\$19,533 26	Total liabilities	\$19,533 26

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$10,500.

The names of the Directors are as follows: J. C. Hussey, N. C. Matthiessen, M. E. Carver, M. S. Babcock, E. M. Carver.

REAL ESTATE OWNED BY THE BANK.

County Situated In.	Cost on Books.	Market Value.
San Diego	\$921 76	\$2,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$6,155 47	\$10,000 00

CALIFORNIA STATE SAVINGS BANK—MONTEREY.

[Incorporated March 26, 1888.]

Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

J. B. S. MALTBY, President.

E. M. CARVER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$2,196 76	Capital paid in coin	\$25,000 00
Loans on real estate	15,687 69	Profit and loss and contin-	
Loans on personal security	15,392 97	gent fund	4,733 63
Money on hand	9,153 83	Due depositors	16,173 66
Due from banks and bankers	927 91	Due banks and bankers	9 27
Expenses	2,533 52		
Taxes	23 88		
Total resources	\$45,916 56	Total liabilities	\$45,916 56

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 930 shares; the amount paid on each share of stock is \$5.

The names of the Directors, and number of shares of stock held by each, are as follows: H. Pring, 100; J. B. S. Maltby, 100; D. Rodrick, 180; F. N. Gomez, 400; E. M. Carver, 2,180. Total number of shares held by the Directors is 2,960 shares.

REAL ESTATE OWNED BY THE BANK.

County Situated In.	Cost on Books.
San Diego	\$2,196 76

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Diego	\$5,497 69
Monterey	10,190 00
Totals	\$15,687 69

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the California State Savings Bank, doing business at Monterey, County of Monterey, on the fourteenth day of June, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$2,196 76	Capital paid up	\$25,000 00
Loans and discounts	29,349 14	Due depositors	14,528 07
Cash balances	7,445 99	Profit and loss	4,699 32
Due from banks and bankers	2,680 72		
Expenses, taxes, etc.	2,554 78		
Total resources	\$44,227 39	Total liabilities	\$44,227 39

BANK OF NAPA.

[Incorporated September 14, 1871.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

S. M. CHAPMAN, President.

C. R. GRITMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises, including safe, vault, and furniture.	\$16,000 00	Capital paid in coin	\$186,300 00
Real estate taken for debt.	72,914 78	Reserve fund	58,936 49
Miscellaneous bonds and stocks	38,958 00	Due depositors	193,729 38
County warrants	862 25	Due banks and bankers	1,754 09
Loans on real estate	139,157 07	Dividends unpaid	3,347 05
Loans on stocks, bonds, and warrants	10,613 25	Accrued interest on old loan certificates	8 00
Loans on other securities (grain, etc.)	5,061 82	Wine and brandy sold on acceptance, due Feb. 1, '90	9,717 52
Loans on personal security	131,034 44		
Money on hand	21,631 70		
Due from banks and bankers	1,890 08		
Accrued interest unpaid (solvent)	15,669 14		
Total resources	\$453,792 53	Total liabilities	\$453,792 53

DETAILS.

The amount of capital stock is \$186,300; amount subscribed is \$186,300; amount paid in coin is \$186,300. The total number of shares of stock issued is 1,863 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. M. Chapman, 54; Lyman Chapman, 20; Charles A. Derby, 60; Seneca Ewer, 10; Thomas Earl, 10; Samuel E. Holden, 15; William Locker, 5; J. M. Mansfield, 74; Wm. L. Maynard, 10; J. W. Miller, 10; James Preece, 67; Charles Robinson, 30; E. W. Robinson, 10; David Smith, 10; Matthew Shaw, 5; Joseph Smyth, 62; William A. Trubody, 22. Total number of shares held by the Directors is 474 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Napa	\$71,414 78	\$81,800 00
Fresno	1,500 00	2,500 00
Totals	\$72,914 78	\$84,300 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa	\$138,807 07	\$185,000 00
Maricopa County, Arizona	350 00	1,000 00
Totals	\$139,157 07	\$186,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Sundry shares of capital stock of wine, water, and gas companies	\$54,930 00	\$38,958 00	\$38,958 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Sundry shares of capital stock of bank, mill, building associations, etc.	\$13,790 00	\$10,613 25	\$14,294 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Life insurance policies, and oats in warehouses	\$5,061 82	\$8,861 00

JULY STATEMENT.

Financial Condition of the Bank of Napa, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

S. M. CHAPMAN, President.

C. R. GRITMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises, including safe, vault, and furniture	\$16,000 00	Capital paid in coin	\$186,300 00
Real estate taken for debt	71,159 03	Reserve fund	60,120 45
Miscellaneous bonds and stocks	54,108 00	Due depositors	167,874 84
County warrants	33 50	Due banks and bankers	28,029 77
Loans on real estate	130,488 58	Other liabilities	2,605 48
Loans on stocks, bonds, and warrants	8,978 03		
Loans on other securities (grain, etc.)	5,261 82		
Loans on personal security	123,602 07		
Money on hand	17,153 50		
Due from banks and bankers	762 39		
Other assets (accrued interest)	17,383 62		
Total resources	\$444,930 54	Total liabilities	\$444,930 54

DETAILS.

The amount of capital stock is \$186,300; amount subscribed is \$186,300; amount paid in coin is \$186,300. The total number of shares of stock issued is 1,863 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Solon M. Chapman, 47; Lyman Chapman, 20; Charles A. Derby, 61; Seneca Ewer, 10; Thomas Earl, 10; Samuel E. Holden, 15; William Locker, 5; J. W. Mansfield, 74; Wm. L. Maynard, 10; J. W. Miller, 10; James Preece, 77; Charles Robinson, 30; E. W. Robinson, 10; David Smith, 5; Matthew Shaw, 5; Joseph Smyth, 62; Wm. A. Trubody, 22. Total number of shares held by the Directors is 473 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Napa and Fresno	\$71,159 08	\$85,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa	\$125,584 93	\$168,000 00
Lake	4,553 65	7,000 00
Maricopa, Arizona	350 00	1,000 00
Totals	\$130,488 58	\$176,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
500 shares capital stock Napa Valley Wine Company	\$50,000 00	\$52,500 00	\$50,000 00
118 shares capital stock St. Helena Water Company	1,180 00	708 00	708 00
150 shares capital stock St. Helena Gas Company	3,750 00	900 00	900 00
Totals	\$54,930 00	\$54,108 00	\$51,608 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Sundry shares of capital stock of Bank of Napa, mill, and building associations	\$17,800 00	\$8,978 03	\$14,920 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Life insurance policies and growing grain	\$5,261 82	\$9,766 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Napa, doing business at Napa, County of Napa, on the fifth day of November, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$16,000 00	Capital paid up	\$186,300 00
Other real estate	71,548 68	Reserve fund	50,332 80
Invested in stocks, bonds, and warrants	37,666 75	Due depositors	174,952 59
Loans and discounts	288,512 44	Due banks and bankers	17,484 30
Cash balance	25,503 25	Dividends unpaid	1,780 48
Due from banks and bankers	1,528 90	Other liabilities	9,909 85
Total resources	\$440,760 02	Total liabilities	\$440,760 02

THE JAS. H. GOODMAN & CO. BANK—NAPA CITY.

[Incorporated June 11, 1889.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

GEO. E. GOODMAN, President.

E. S. CHURCHILL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$18,000 00	Capital paid in coin	\$300,000 00
State and county warrants ..	3,052 00	Profit and loss and contin-	
Loans on real estate	194,632 00	gent fund	23,689 39
Loans on stocks, bonds, and		Due depositors	409,826 76
warrants	81,793 00	Due banks and bankers	5,413 98
Loans on other securities			
(grain, etc.)	121,575 00		
Loans on personal security ..	197,740 00		
Money on hand	59,374 68		
Due from banks and bankers	26,484 59		
Furniture and fixtures	5,400 00		
Expenses and taxes	7,788 86		
Other assets	23,090 00		
Total resources	\$738,930 13	Total liabilities	\$738,930 13

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Geo. E. Goodman, 1,250; E. S. Churchill, 1,250; J. C. Noyes, 250; H. P. Goodman, 70; H. H. Knapp, 20; J. A. McClelland, 10; F. E. Johnston, 10. Total number of shares held by the Directors is 2,860 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa and Lake	\$194,632 00	\$443,200 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
State warrant	\$3,000 00	\$3,000 00	\$3,000 00
Napa County warrant	52 00	52 00	52 00
Totals	\$3,052 00	\$3,052 00	\$3,052 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
State warrants	\$62,500 00	\$62,500 00	\$62,500 00
Spring Valley Water Co., Napa City			
Water Co., Bank of Napa, etc., stock ..		19,293 00	24,417 00
Totals		\$81,793 00	\$86,917 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat	\$60,000 00	\$68,000 00
Mortgage and indorsed notes	61,575 00	70,568 00
Totals	\$121,575 00	\$138,568 00

JULY STATEMENT.

Financial Condition of the James H. Goodman & Co. Bank, Napa, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

GEO. E. GOODMAN, President.

E. S. CHURCHILL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$18,000 00	Capital paid in coin	\$300,000 00
Miscellaneous bonds and stocks	720 00	Profit and loss and contingent fund	35,308 46
Loans on real estate	253,538 00	Due depositors	259,540 35
Loans on stocks, bonds, and warrants	30,649 00	Due banks and bankers ...	133,856 23
Loans on other securities (grain, etc.)	184,478 00		
Loans on personal security ..	173,358 33		
Money on hand	26,004 37		
Due from banks and bankers ..	8,376 27		
Furniture and fixtures	5,400 00		
Other assets	28,181 07		
Total resources	\$728,705 04	Total liabilities	\$728,705 04

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: G. E. Goodman, 1,250; E. S. Churchill, 1,250; J. C. Noyes, 250; H. P. Goodman, 70; H. H. Knapp, 20; J. A. McClelland, 10; F. E. Johnston, 10. Total number of shares held by the Directors is 2,860 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa and Lake	\$253,538 00	\$456,200 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Spring Valley water scrip	\$720 00	\$737 50

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Spring Valley water	\$30,649 00	\$40,858 00
Napa City water		
Bank of Napa		

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat	\$34,478 00	\$41,338 00
Mortgage notes	150,000 00	200,000 00
Totals	\$184,478 00	\$241,338 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Jas. H. Goodman & Co. Bank, doing business at Napa City, County of Napa, on the twenty-third day of April, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$18,000 00	Capital paid up	\$300,000 00
Loans and discounts	575,280 13	Reserve fund	8,026 97
Cash balance	27,847 77	Due depositors	266,178 13
Due from banks and bankers	8,553 23	Due banks and bankers	65,847 48
Furniture, fixtures, etc.	5,400 00	Interest collected	32,797 58
Expenses, taxes, etc.	19,868 27	Rents, exchange, etc.	419 24
Other assets (accrued interest)	27,320 00		
Total resources	\$673,269 40	Total liabilities	\$673,269 40

BANK OF NATIONAL CITY.

[Incorporated July 5, 1887.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

FRANK A. KIMBALL, President.

J. S. GORDON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$202 50	Capital paid in coin	\$30,000 00
Loans on real estate	13,128 73	Profit and loss and contingent fund	10,031 04
Loans on stocks, bonds, and warrants	13,650 00	Due depositors	84,671 71
Loans on other securities (grain, etc.)	27,183 70	Other liabilities (bills rediscounted)	21,800 00
Loans on personal security	43,655 81		
Money on hand	7,770 63		
Due from banks and bankers	40,477 78		
Furniture and fixtures	433 60		
Total resources	\$146,502 75	Total liabilities	\$146,502 75

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$30,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: Frank A. Kimball, 500; Warren C. Kimball, 500; James S. Gordon, 500; S. S. Johnston, 96; William G. Dickinson, 50; S. J. Baird, 50; A. H. Isham, 100. Total number of shares held by the Directors is 1,796 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego.....	\$13,128 73	\$23,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
25 shares San Diego Land and Town Company, and indorsement.....	\$625 00	\$250 00	\$500 00
500 shares Bank of National City.....	50,000 00	2,500 00	6,500 00
50 shares S. D. Abstract Co., and contracts.....	5,000 00	3,000 00	5,000 00
100 shares Bank of National City.....	10,000 00	995 00	1,300 00
100 shares San Diego Land and Town Company.....	2,500 00	3,000 00	2,100 00
40 shares National Carriage Manufacturing Company, and indorsement.....	4,000 00	1,030 00	-----
80 shares National Carriage Manufacturing Company.....	8,000 00	875 00	-----
50 shares Bank of National City.....	5,000 00	750 00	650 00
56 shares Bank of National City, and contracts.....	5,600 00	1,250 00	750 00
Totals.....	\$90,725 00	\$13,650 00	\$16,800 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Secured by notes, which are secured by mortgages.....	\$27,183 70	\$29,353 70

JULY STATEMENT.

Financial Condition of the Bank of National City, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

FRANK A. KIMBALL, President.

J. S. GORDON, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$15,657 62	Capital paid in coin.....	\$30,000 00
Loans on stocks, bonds, and warrants.....	12,298 45	Profit and loss and contingent fund.....	13,675 51
Loans on other securities (grain, etc.).....	23,634 20	Due depositors.....	68,238 50
Loans on personal security.....	52,720 71	Other liabilities (bills rediscounted).....	9,443 91
Money on hand.....	8,620 27		
Due from banks and bankers.....	7,993 07		
Furniture and fixtures.....	433 60		
Total resources.....	\$121,357 92	Total liabilities.....	\$121,357 92

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$30,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: Frank A. Kimball, 500; Warren C. Kimball, 500; Jas. S. Gordon, 500; S. S. Johnston, 96; Wm. G. Dickinson, 50; S. J. Baird, 50; J. C. Hussey, 100. Total number of shares held by the Directors is 1,796 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego.....	\$15,657 62	\$25,600 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
500 shares Bank of National City	\$5,000 00	\$2,500 00	\$8,000 00
25 shares San Diego Land and Town Co.	625 00	250 00	500 00
100 shares Bank of National City	1,000 00	995 00	1,400 00
68 shares San Diego Land and Town Co.	1,700 00	1,000 00	1,360 00
25 shares San Diego Land and Town Co.	625 00	750 00	500 00
50 shares Bank of National City	500 00		800 00
80 shares National Carriage Mfg. Co.	8,000 00	875 00	Nominal.
110 shares Bank of National City, and two names	1,100 00	1,568 45	1,540 00
25 shares San Diego Land and Town Co.	625 00	200 00	500 00
5 shares Bank of National City	50 00	35 00	70 00
1,000 shares San Diego Land and Town Co.	2,500 00	3,000 00	2,000 00
56 shares Bank of National City	560 00	950 00	784 00
80 shares West Coast Match Co.	2,000 00	175 00	2,000 00
Totals	\$24,285 00	\$12,298 45	\$19,454 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Secured by notes that are secured by mortgages	\$22,753 70	\$23,403 70
Secured by bill of sale of building	440 50	500 00
4 flasks of quicksilver	200 00	236 00
30 head of cattle	190 00	750 00
Gold watch and chain	50 00	100 00
Totals	\$23,634 20	\$24,989 70

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of National City, doing business at National City, County of San Diego, on the thirty-first day of May, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts	\$102,164 87	Capital paid up	\$30,000 00
Cash balance	8,631 91	Due depositors	72,624 55
Due from banks and bankers	10,702 96	Interest collected	2,205 11
Furniture, fixtures, etc.	433 60	Rents, exchange, etc.	72 51
Expenses, taxes, etc.	1,950 79	Profit and loss	9,981 96
		Other liabilities	9,000 00
Total resources	\$123,884 13	Total liabilities	\$123,884 13

CITIZENS BANK—NEVADA CITY.

[Incorporated September 19, 1876.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

E. M. PRESTON, President.

JOHN T. MORGAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,000 00	Capital paid in coin	\$30,000 00
Real estate taken for debt ..	14,839 26	Reserve fund	10,000 00
Miscellaneous bonds and stocks	24,100 00	Profit and loss and contingent fund	10,911 65
County warrants	1,486 65	Due depositors	108,681 34
Loans on real estate	33,200 00	Due banks and bankers	1,989 97
Loans on stocks, bonds, and warrants	340 00	Dividends unpaid	469 60
Loans on other securities (grain, etc.)	6,902 75		
Loans on personal security ..	32,870 19		
Money on hand	13,768 16		
Due from banks and bankers ..	4,703 23		
Furniture and fixtures	2,500 00		
Gold bullion	2,742 37		
Due from agency	19,599 95		
Total resources	\$162,052 56	Total liabilities	\$162,052 56

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$30,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$15.

The names of the Directors, and number of shares of stock held by each, are as follows: John T. Morgan, 913; E. M. Preston, 527; D. E. Morgan, 106; Lord Houseman, 21; William Edwards, 13; Geo. M. Hughes, 1½; R. M. Hunt, 1½. Total number of shares held by the Directors is 1,583 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Nevada	\$14,839 26	\$20,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Nevada	\$33,200 00	\$40,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Union Iron Works	\$5,000 00	\$5,325 00	\$5,250 00
Contra Costa water	5,000 00	5,050 00	5,150 00
Truckee School	5,000 00	5,025 00	5,025 00
Nevada County	8,700 00	8,700 00	8,900 00
Totals	\$23,700 00	\$24,100 00	\$24,325 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Spring Valley water stock	\$2,000 00	\$340 00	\$1,900 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Gold bullion and gold-bearing ores	\$6,000 00	\$6,000 00
Paid up life insurance policies	902 75	1,000 00
Totals	\$6,902 75	\$7,000 00

JULY STATEMENT.

Financial Condition of the Citizens Bank, Nevada City, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

E. M. PRESTON, President.

J. T. MORGAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,000 00	Capital paid in coin	\$30,000 00
Real estate taken for debt ..	2,800 00	Reserve fund	10,000 00
Miscellaneous bonds and stocks	24,231 02	Profit and loss and contingent fund	11,951 85
Loans on real estate	24,210 00	Due depositors	107,494 91
Loans on stocks, bonds, and warrants	1,540 00	Dividends unpaid	1,494 23
Loans on other securities (grain, etc.)	942 75		
Loans on personal security ..	29,583 63		
Money on hand	21,600 60		
Due from banks and bankers ..	31,597 96		
Furniture and fixtures	2,500 00		
Other assets (gold bullion) ..	2,990 84		
Due from agency	13,944 19		
Total resources	\$160,940 99	Total liabilities	\$160,940 99

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$30,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$15.

The names of the Directors, and number of shares of stock held by each, are as follows: John T. Morgan, 913; E. M. Preston, 527½; D. E. Morgan, 106; Lord Houseman, 21½; Wm. Edwards, 13; Geo. M. Hughes, 1½; R. M. Hunt, 1½. Total number of shares held by the Directors is 1,584 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market-Value.
Nevada	\$2,800 00	\$3,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Nevada	\$24,210 00	\$35,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Union Iron Works bonds	\$5,000 00	\$5,325 00	\$5,100 00
Contra Costa water bonds	5,000 00	5,050 00	5,200 00
Nevada County bonds	8,100 00	8,100 00	8,300 00
Truckee school bonds	4,000 00	4,025 00	4,025 00
County warrants		1,731 02	1,731 02
Totals	\$22,100 00	\$24,231 02	\$24,356 02

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Spring Valley water bonds	\$1,800 00	\$1,050 00	\$1,800 00
Sundry stocks	1,000 00	490 00	1,000 00
Totals	\$2,800 00	\$1,540 00	\$2,800 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Life insurance policies	\$942 75	\$2,300 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Citizens Bank of Nevada City, doing business at Nevada City, County of Nevada, on the eleventh day of April, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,000 00	Capital paid up	\$30,000 00
Other real estate	1,839 26	Reserve fund	10,000 00
Invested in stocks, bonds, and warrants	23,938 95	Due depositors	107,462 75
Loans and discounts	69,570 02	Interest collected	99 00
Cash balance	20,312 15	Rents, exchange, etc.	50 85
Due from banks and bankers	25,469 22	Dividends unpaid	957 29
Furniture, fixtures, etc.	2,500 00	Profit and loss	10,185 60
Expenses, taxes, etc.	41 55		
Other assets (gold bullion, etc.)	10,084 34		
Total resources	\$158,755 49	Total liabilities	\$158,755 49

BANK OF OAKDALE.

[Incorporated January 18, 1888.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

J. HASLACHER, President.

LOUIS KAHN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$16,161 70	Capital paid in coin	\$40,920 00
Loans on stocks, bonds, and warrants	1,166 50	Profit and loss and contin- gent fund	2,508 85
Loans on other securities (grain, etc.)	20,500 00	Due depositors	54,641 09
Loans on personal security	33,261 34		
Money on hand	9,408 89		
Due from banks and bankers	16,582 58		
Furniture and fixtures	988 93		
Total resources	\$98,069 94	Total liabilities	\$98,069 94

DETAILS.

The amount of capital stock is \$150,000; amount subscribed is \$136,400; amount paid in coin is \$40,920. The total number of shares of stock issued is 1,364 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: Jacob Haslach, 200; Louis Kahn, 100; N. S. Harrold, 50; J. D. Bentley, 42; R. W. Hatheway, 5; D. Goldstein, 50; Thos. B. Dorsey, 5; E. Reynolds, 15; C. E. Welch, 10. Total number of shares held by the Directors is 477 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Stanislaus	\$16,161 70	\$44,900 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States 4 per cent bond, 1907.....	\$1,000 00	\$1,166 50	\$1,270 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
19,107 sacks of wheat, weighing 2,678,554 pounds.....	\$20,500 00	\$31,500 00

JULY STATEMENT.

Financial Condition of the Bank of Oakdale, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

J. HASLACHER, President.

LOUIS KAHN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$14,661 70	Capital paid in coin	\$40,920 00
Loans on stocks, bonds, and warrants	1,166 50	Profit and loss and contingent fund	1,527 06
Loans on personal security	61,757 90	Due depositors	37,041 83
Money on hand	5,470 20	Due banks and bankers.....	2,783 95
Due from banks and bankers	727 61	Dividends unpaid	2,500 00
Furniture and fixtures	988 93		
Total resources.....	\$84,772 84	Total liabilities.....	\$84,772 84

DETAILS.

The amount of capital stock is \$150,000; amount subscribed is \$136,400; amount paid in coin is \$40,920. The total number of shares of stock issued is 1,364 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: Jacob Haslacher, 215; Louis Kahn, 115; N. S. Harrold, 50; J. D. Bentley, 52; C. H. Thrufall, 10; D. Goldstein, 50; Thomas B. Dorsey, 5; E. Reynolds, 15; C. E. Welch, 15. Total number of shares held by the Directors is 522 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Stanislaus	\$14,661 70	\$41,100 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States bond, 1907, 4 per cent	\$1,000 00	\$1,166 50	\$1,225 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Oakdale, doing business at Oakdale, County of Stanislaus, on the ninth day of October, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in stocks, bonds, and warrants.....	\$61 00	Capital paid up	\$40,920 00
Loans and discounts	70,270 87	Due depositors	43,385 38
Cash balance	6,520 71	Rents, exchange, etc.....	494 98
Due from banks and bankers	6,967 89	Profit and loss.....	2,431 55
Furniture, fixtures, etc.	988 93		
Expenses, taxes, etc.	2,422 51		
Total resources.....	\$87,231 91	Total liabilities.....	\$87,231 91

CALIFORNIA BANK AND TRUST COMPANY—OAKLAND.

[Incorporated September 1, 1887.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

A. C. HENRY, President.

FRANK H. BROOKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks	\$12,176 07	Capital paid in coin	\$100,000 00
County warrants	12,404 71	Profit and loss and contingent fund	8,553 33
Loans on real estate	15,860 00	Due depositors	229,606 29
Loans on stocks, bonds, and warrants	21,710 00		
Loans on other securities (grain, etc.)	5,565 19		
Loans on personal security	144,356 12		
Money on hand	87,956 84		
Due from banks and bankers	30,635 73		
Furniture and fixtures	3,997 26		
Other assets	3,497 70		
Total resources.....	\$338,159 62	Total liabilities.....	\$338,159 62

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. C. Henry, 345; J. W. Phillips, 75; S. M. Babbitt, 70; J. Greenhood, 30; Victor H. Metcalf, 15; Chas. Jurgens, 10; W. W. Whitman, 10. Total number of shares held by the Directors is 555 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$11,160 00	\$46,000 00
Colusa	3,000 00	6,000 00
Tulare	500 00	900 00
Fresno	1,200 00	4,000 00
Totals.....	\$15,860 00	\$56,900 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Spring Valley Water Co.	\$8,000 00	\$8,000 00	\$7,760 00
Union Iron Works	4,000 00	4,176 07	4,176 07
County warrants	12,404 71	12,404 71	12,404 71
Totals	\$24,404 71	\$24,580 78	\$24,340 78

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Miscellaneous land associations and other stocks	\$21,710 00	\$66,399 25

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.
Warehouse receipt for carriages	\$2,737 50
Canvas in transit	250 00
Claim on Deaf and Dumb and the Blind Asylum	1,277 69
Lease on Oakland real estate	1,300 00
Total	\$5,565 19

JULY STATEMENT.

Financial Condition of the California Bank and Trust Company of Oakland, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

A. C. HENRY, President.

FRANK H. BROOKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks	\$11,176 07	Capital paid in coin	\$100,000 00
County warrants	5,517 88	Profit and loss and contingent fund	11,830 37
Loans on real estate	11,900 00	Due depositors	178,533 76
Loans on stocks, bonds, and warrants	11,585 00	Due banks and bankers	4,847 79
Loans on other securities (grain, etc.)	4,160 00	Other liabilities	149 69
Loans on personal security	188,503 65		
Money on hand	44,711 21		
Due from banks and bankers	9,990 26		
Furniture and fixtures	3,997 26		
Other assets	3,820 28		
Total resources	\$295,361 61	Total liabilities	\$295,361 61

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. C. Henry, 345; J. W. Phillips, 75; S. M. Babbitt, 70; J. Greenhood, 30; Victor H. Metcalf, 15; Charles Jurgens, 10; W. W. Whitman, 10. Total number of shares held by the Directors is 555 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$7,900 00	\$33,200 00
Colusa.....	3,000 00	6,000 00
Fresno.....	1,000 00	4,000 00
Totals	\$11,900 00	\$43,200 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Spring Valley Water Company.....	\$8,000 00	\$8,000 00	\$7,760 00
Union Iron Works	3,000 00	3,176 07	3,176 07
County warrants	5,517 88	5,517 88	5,517 88
Totals.....	\$16,517 88	\$16,693 95	\$16,353 95

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Miscellaneous land associations and other stocks.....	\$11,585 00	\$52,649 50

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Lease on Oakland real estate.....	\$700 00	\$2,700 00
Carriage canvas in transit.....	250 00	466 87
Warehouse receipt for twenty-nine carriages.....	2,392 50	3,165 50
Warehouse receipt for eleven carriages.....	817 50	1,620 00
Totals	\$4,160 00	\$6,952 37

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the California Bank and Trust Company, doing business at Oakland, County of Alameda, on the twelfth day of February, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in stocks, bonds, and warrants.....	\$13,303 35	Capital paid up.....	\$100,000 00
Loans and discounts	192,598 64	Due depositors	227,825 32
Cash balance	72,221 94	Interest collected.....	1,830 32
Due from banks and bankers.....	49,626 49	Rents, exchange, etc.....	29 41
Furniture, fixtures, etc.....	3,997 26	Dividends unpaid	246 00
Expenses, taxes, etc.....	1,070 63	Profit and loss.....	5,553 33
Other assets	2,666 07		
Total resources.....	\$335,484 38	Total liabilities.....	\$335,484 38

BANK OF OCEANSIDE.

[Incorporated June 9, 1887.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

D. H. HORNE, President.

E. S. PAYNE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$25,700 88	Capital paid in coin	\$50,000 00
Real estate taken for debt ..	2,889 34	Reserve fund	900 00
County warrants	376 06	Profit and loss and con-	
Loans on real estate	27,686 00	tingent fund	4,282 56
Loans on personal security ..	5,778 65	Due depositors	31,200 11
Money on hand	7,084 66	Due banks and bankers ..	80 82
Due from banks and bankers ..	15,453 74	Other liabilities (bills re-	
Furniture and fixtures	713 00	discounted)	1,800 00
Expenses	1,952 11		
Taxes	629 05		
Total resources	\$88,263 49	Total liabilities	\$88,263 49

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. L. Bryan, 50; D. H. Horne, 30; F. H. Cunningham, 5; F. P. McCray, 20; J. D. Dexter, 15; Bryant Howard, 20; E. S. Payne, 10. Total number of shares held by the Directors is 150 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Diego	\$2,889 34	\$3,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$27,686 00	\$55,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
San Diego County warrants	\$376 06	\$376 06	\$376 06

JULY STATEMENT.

Financial Condition of the Bank of Oceanside, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

D. H. HORNE, President.

R. L. KING, Acting Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$25,700 88	Capital paid in coin	\$50,000 00
Real estate taken for debt ..	2,889 34	Reserve fund	900 00
City warrants	60 00	Profit and loss and con-	
Loans on real estate	27,323 25	tingent fund	2,635 31
Loans on personal security ..	5,870 90	Due depositors	11,670 83
Money on hand	3,063 48	Due banks and bankers	561 79
Due from banks and bankers ..	192 07	Other liabilities	1,800 00
Furniture and fixtures	713 00		
Expenses	1,562 47		
Taxes	184 04		
Other assets	8 50		
Total resources	\$67,567 93	Total liabilities	\$67,567 93

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: D. H. Horne, 30; E. S. Payne, 10; A. L. Bryan, 50; Bryant Howard, 20; F. P. McCray, 20; J. D. Dexter, 15; Frank H. Cunningham, 5. Total number of shares held by the Directors is 150 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Diego	\$2,889 34	\$5,900 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$27,323 25	\$45,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Oceanside City warrant	\$60 00	\$52 50	\$60 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Oceanside, doing business at Oceanside, County of San Diego, on the twenty-ninth day of May, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$25,700 88	Capital paid up	\$50,000 00
Other real estate	2,889 34	Reserve fund	900 00
Invested in stocks, bonds, and warrants	68 25	Due depositors	10,921 41
Loans and discounts	33,329 17	Due banks and bankers	530 67
Cash balance	1,423 74	Interest collected	263 44
Due from banks and bankers	791 80	Rents, exchange, etc.	508 07
Furniture, fixtures, etc.	713 00	Profit and loss	1,771 53
Expenses, taxes, etc.	1,570 44	Other liabilities	1,800 00
Other assets	8 50		
Total resources	\$66,495 12	Total liabilities	\$66,495 12

CITIZENS BANK—ONTARIO.

[Incorporated March —, 1890.]

Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

J. P. ROBERTSON, President.

M. V. McQUIGG, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$6,100 00	Capital paid in coin	\$12,500 00
Loans on personal security	12,518 09	Profit and loss and contin- gent fund	607 23
Money on hand	9,384 37	Due depositors	31,501 88
Due from banks and bankers	15,440 60	Due banks and bankers	51 60
Furniture and fixtures	1,126 60		
Expenses	91 05		
Total resources	\$44,660 71	Total liabilities	\$44,660 71

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$12,500. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: J. R. Robertson, 130; M. V. McQuigg, 60; Jas. L. Paul, 31; A. P. Horwood, 5; Samuel McKinley, 1; D. F. Jones, 1; Adolph Petsch, 1. Total number of shares held by the Directors is 229 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino	\$6,100 00	\$15,500 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Citizens Bank, doing business at Ontario, County of San Bernardino, on the twenty-third day of May, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts	\$11,037 82	Capital paid up	\$12,500 00
Cash balance	5,073 95	Due depositors	21,307 92
Due from banks and bankers	16,803 86	Due banks and bankers	37 94
Furniture, fixtures, etc.	1,126 60	Interest collected	402 82
Expenses, taxes, etc.	57 45		
Other assets	149 00		
Total resources	\$34,248 68	Total liabilities	\$34,248 68

ONTARIO STATE BANK.

[Incorporated August 6, 1887.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

G. T. STAMM, President and Manager.

CHAS. FRANKISH, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt..	\$4,064 00	Capital paid in coin	\$44,500 00
Miscellaneous bonds and stocks	125 00	Due depositors	49,215 51
Loans on real estate	40,951 04	Due banks and bankers	108 13
Loans on personal security ..	22,495 68		
Money on hand	5,080 98		
Due from banks and bankers ..	18,642 30		
Furniture and fixtures	2,464 64		
Total resources	\$93,823 64	Total liabilities	\$93,823 64

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$44,500; amount paid in coin is \$44,500. The total number of shares of stock issued is 445 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Lyman Stewart, 88; Chas. Frankish, 75; O. S. Picher, 50; G. T. Stamm, 50; H. L. MacNeil, 35; Geo. C. Hagar, 35. Total number of shares held by the Directors is 333 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Bernardino	\$4,064 00	\$4,064 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino	\$40,951 04	\$47,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
San Antonio Water Co.	\$100 00	\$125 00	\$125 00

JULY STATEMENT.

Financial Condition of the Ontario State Bank, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

G. T. STAMM, President and Manager.

CHARLES FRANKISH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,887 07	Capital paid in coin	\$44,500 00
Miscellaneous bonds and stocks	1,375 00	Due depositors	38,944 08
Loans on real estate	17,129 70	Dividends unpaid	3,268 45
Loans on personal security	40,847 14		
Money on hand	5,228 84		
Due from banks and bankers	9,959 81		
Furniture and fixtures	2,464 64		
Expenses	1,629 32		
Taxes	191 01		
Total resources	\$86,712 53	Total liabilities	\$86,712 53

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$44,500; amount paid in coin is \$44,500. The total number of shares of stock issued is 445 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Lyman Stewart, 88; Charles Frankish, 75; O. S. Picher, 50; G. T. Stamm, 50; H. L. MacNeil, 35; George C. Hagar, 35. Total number of shares held by the Directors is 333 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Bernardino	\$7,887 07	\$7,887 07

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino	\$17,129 70	\$20,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
San Antonio Water Company	\$1,375 00	\$1,375 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Ontario State Bank, doing business at Ontario, County of San Bernardino, on the twenty-third day of May, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$9,137 07	Capital paid up	\$44,500 00
Invested in stocks, bonds, and warrants	125 00	Due depositors	50,645 37
Loans and discounts	58,154 68	Interest collected	2,951 99
Cash balance	10,659 83	Rents, exchange, etc.	134 15
Due from banks and bankers	16,105 25		
Furniture, fixtures, etc.	2,464 64		
Expenses, taxes, etc.	1,585 04		
Total resources	\$98,231 51	Total liabilities	\$98,231 51

BANK OF ORANGE.

[Incorporated November 29, 1886.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

NOAH PALMER, President.

B. G. BALCOM, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,145 00	Capital paid in coin	\$25,000 00
Real estate taken for debt..	250 00	Profit and loss and con- tingent fund	5,674 40
Loans on real estate	10,265 39	Due depositors	38,644 96
Loans on stocks, bonds, and warrants	2,500 00		
Loans on personal security..	34,880 81		
Money on hand	2,662 21		
Due from banks and bankers	6,615 95		
Furniture and fixtures	2,000 00		
Total resources	\$69,319 36	Total liabilities	\$69,319 36

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: Noah Palmer, 30; D. Halladay, 10; Jesse H. Arnold, 10; D. C. Pixley, 10; Hiram Mabury, 10; J. R. Porter, 10; B. G. Balcom, 10. Total number of shares held by the Directors is 90 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Orange	\$250 00	\$100 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Orange.....	\$10,265 39	\$15,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Olive Milling, Land, and Improvement Company.....	\$6,000 00	\$2,500 00	\$3,000 00

JULY STATEMENT.

Financial Condition of the Bank of Orange, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

N. PALMER, President.

B. G. BALCOM, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,145 00	Capital paid in coin	\$25,000 00
Real estate taken for debt ..	650 00	Profit and loss and contin-	
Loans on real estate	14,265 39	gent fund	7,033 79
Loans on stocks, bonds, and		Due depositors	54,083 56
warrants	2,500 00		
Loans on personal security ..	35,524 48		
Money on hand	4,487 18		
Due from banks and bankers ..	16,545 30		
Furniture and fixtures	2,000 00		
Total resources	\$86,117 35	Total liabilities	\$86,117 35

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: N. Palmer, 30; D. Halladay, 10; Jesse H. Arnold, 12; D. C. Pixley, 13½; H. Mabury, 10; J. R. Porter, 10; B. G. Balcom, 10. Total number of shares held by the Directors is 95½ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Orange.....	\$650 00	\$200 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Orange	\$14,265 39

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Olive Milling, Land, and Improvement Co.	\$6,000 00	\$2,500 00	\$4,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Orange, doing business at Orange, County of Orange, on the second day of June, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,145 00	Capital paid up	\$25,000 00
Other real estate	650 00	Due depositors	55,381 76
Loans and discounts	47,858 47	Interest collected	1,795 06
Cash balance	2,092 77	Rents, exchange, etc.	178 75
Due from banks and bankers	24,368 23	Profit and loss	5,674 40
Furniture, fixtures, etc.	2,000 00		
Expenses, taxes, etc.	915 50		
Total resources	\$88,029 97	Total liabilities	\$88,029 97

BANK OF ORLAND.

[Incorporated March 29, 1887.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

A. BEERMAN, President.

R. B. MURDOCH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,554 13	Capital paid in coin	\$25,000 00
Loans on real estate	22,641 48	Profit and loss and contin- gent fund	4,665 27
Loans on other securities (grain, etc.)	37,841 96	Due depositors	74,063 61
Loans on personal security	48,959 48	Due banks and bankers	27,180 25
Money on hand	10,444 16		
Due from banks and bankers	294 98		
Furniture and fixtures	1,172 94		
Total resources	\$130,909 13	Total liabilities	\$130,909 13

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Beerman, 200; L. Searce, 200; H. W. C. Nelson, 200; G. W. Murdoch, 30. Total number of shares held by the Directors is 630 shares.

JULY STATEMENT.

Financial Condition of the Bank of Orland, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

A. BEERMAN, President.

R. B. MURDOCH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,709 76	Capital paid in coin	\$50,000 00
Loans on real estate	22,881 48	Profit and loss and contingent fund	5,361 54
Loans on other securities (grain, etc.)	20,001 14	Due depositors	52,310 42
Loans on personal security	80,260 68	Due banks and bankers	36,921 05
Money on hand	8,741 74		
Due from banks and bankers	276 09		
Furniture and fixtures	1,181 84		
Expenses	1,540 28		
Total resources	\$144,593 01	Total liabilities	\$144,593 01

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Beerman, 200; L. Searce, 200; H. W. C. Nelson, 200; R. B. Murdoch, 70; G. W. Murdoch, 30. Total number of shares held by the Directors is 700 shares.

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Orland, doing business at Orland, County of Colusa, on the fourteenth day of April, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,705 31	Capital paid up	\$50,000 00
Loans and discounts	121,052 19	Due depositors	58,726 20
Cash balance	9,789 13	Due banks and bankers	31,237 72
Due from banks and bankers	499 99	Interest collected	1,758 90
Furniture, fixtures, etc.	1,172 94	Rents, exchange, etc.	8 00
Expenses, taxes, etc.	795 82	Profit and loss	1,284 56
Total resources	\$143,015 38	Total liabilities	\$143,015 38

BANK OF RIDEOUT, SMITH & CO.—OROVILLE.

[Incorporated May 31, 1888.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

N. D. RIDEOUT, President.

E. W. FOGG, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,000 00	Capital paid in coin	\$60,000 00
County warrants	10,647 49	Profit and loss and contin-	
Loans on real estate	10,698 61	gent fund	20,041 32
Loans on stocks, bonds, and		Due depositors	283,808 67
warrants	10,126 97	Dividends unpaid	3,010 00
Loans on personal security ..	259,940 92		
Money on hand	13,294 56		
Due from banks and bankers ..	50,151 44		
Furniture and fixtures	3,000 00		
Total resources	\$366,859 99	Total liabilities	\$366,859 99

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$60,000. The total number of shares of stock issued 3,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 2,060; E. W. Fogg, 50; Floyd Taber, 100; Norman Rideout, 50; D. N. Friesleben, 320; H. C. Bell, 50; John C. Gray, 50. Total number of shares held by the Directors is 2,680 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte	\$10,698 61	\$46,700 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
7,500 shares of Abietine Medicine Co.	\$15,000 00	\$500 00	\$3,750 00
2,874 shares Oroville Water Co.	28,740 00	9,476 97	28,740 00
100 shares Pacific Phonograph Co.	10,000 00	150 00	500 00
Totals	\$53,740 00	\$10,126 97	\$32,990 00

JULY STATEMENT.

Financial Condition of the Bank of Rideout, Smith & Co., Oroville, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

N. D. RIDEOUT, President.

E. W. FOGG, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,000 00	Capital paid in coin	\$60,000 00
County warrants	12,129 55	Profit and loss and contin-	
Loans on real estate	35,700 00	gent fund	23,250 34
Loans on stocks, bonds, and		Due depositors	246,849 60
warrants	9,886 79	Dividends unpaid	3,000 00
Loans on personal security ..	234,522 34		
Money on hand	16,322 99		
Due from banks and bankers ..	12,538 22		
Furniture and fixtures	3,000 00		
Total resources	\$333,069 94	Total liabilities	\$333,069 94

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$60,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 1,950; D. N. Friesleben, 430; E. W. Fogg, 50; Jas. C. Gray, 50; Norman Rideout, 50; H. C. Bell, 50; John C. Gray, 50. Total number of shares held by the Directors is 2,630 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte	\$35,700 00	\$71,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Stock of Abietine Medical Co., 14,500 shares	\$29,000 00	\$1,010 00	\$7,250 00
Stock of Oroville Water Co., 2,874 shares ..	28,740 00	8,476 79	28,740 00
Stock of Oroville Citrus Association, 100 shares	1,000 00	250 00	1,000 00
Stock of Pacific Phonograph Co., 150 shares	15,000 00	150 00	300 00
Totals	\$73,740 00	\$9,886 79	\$37,290 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Rideout, Smith & Co., doing business at Oroville, County of Butte, on the seventh day of September, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,000 00	Capital paid up	\$60,000 00
Invested in stocks, bonds, and warrants	10,125 47	Reserve fund	12,412 31
Loans and discounts	285,756 63	Due depositors	231,516 87
Cash balance	9,476 14	Due banks and bankers	13,792 13
Furniture, fixtures, etc.	3,000 00	Interest collected	2,477 97
Expenses, taxes, etc.	1,162 12	Rents, exchange, etc.	238 93
Other assets (gold dust)	1,957 85	Dividends unpaid	40 00
Total resources	\$320,478 21	Total liabilities	\$320,478 21

SAN GABRIEL VALLEY BANK—PASADENA.

[Incorporated February 15, 1886.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

H. W. MAGEE, President.

G. B. POST, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$23,406 55	Capital paid in coin	\$50,000 00
Real estate taken for debt ..	3,598 79	Reserve fund	14,329 52
Loans on real estate (mort- gages)	8,207 00	Profit and loss and con- tingent fund	3,034 89
Loans on personal security ..	55,993 23	Due depositors	79,643 56
Money on hand	15,666 20	Due banks and bankers	78 30
Due from banks and bankers ..	32,312 76		
Furniture and fixtures	4,723 94		
Expenses	2,258 88		
Taxes and insurance	918 92		
Total resources	\$147,086 27	Total liabilities	\$147,086 27

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. Washburn, 10; C. S. Martin, 32; C. H. Rhodes, 50; B. M. Wotkyns, 10; H. H. Markham, 36; H. W. Magee, 60. Total number of shares held by the Directors is 198 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$3,598 79	\$4,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$8,207 00	\$13,000 00

JULY STATEMENT.

Financial Condition of the San Gabriel Valley Bank, Pasadena, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

H. W. MAGEE, President.

B. MARSHALL WOTKYNS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$23,406 55	Capital paid in coin	\$50,000 00
Real estate taken for debt ..	3,748 79	Reserve fund	11,686 61
Miscellaneous bonds and stocks	7,407 00	Profit and loss and contin- gent fund	3,295 17
Loans on real estate	10,308 04	Due depositors	91,050 24
Loans on personal security ..	55,399 27		
Money on hand	17,680 24		
Due from banks and bankers ..	30,664 44		
Furniture and fixtures	4,723 94		
Expenses	2,693 75		
Total resources	\$156,032 02	Total liabilities	\$156,032 02

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; the amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. Washburn, 10; C. H. Rhodes, 50; B. Marshall Wotkyns, 20½; H. H. Markham, 36; H. W. Magee, 74; Frank C. Bolt, 10. Total number of shares held by the Directors is 200½ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$3,748 79	\$4,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$10,308 04	\$20,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
San Gabriel Valley Bank stock.....	\$5,500 00	\$5,895 00	\$6,500 00
Pasadena Land and Water Co.'s stock.....	492 00	492 00	492 00
Pasadena Street Railway Co.'s stock.....	1,600 00	400 00	800 00
Pasadena Lake, Vineyard, Land, and Water Co.'s stock.....	575 55	270 00	387 50
Pasadena Improvement Co.'s stock.....	1,250 00	350 00	625 00
Totals	\$9,417 55	\$7,407 00	\$8,804 50

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the San Gabriel Valley Bank, doing business at Pasadena, County of Los Angeles, on the twentieth day of May, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$27,155 34	Capital paid up.....	\$50,000 00
Invested in stocks, bonds, and warrants.....	4,287 00	Reserve fund	11,829 52
Loans and discounts	68,772 87	Due depositors	81,696 86
Cash balance	13,325 55	Due banks and bankers.....	182 16
Due from banks and bankers.....	25,616 46	Interest collected.....	2,446 93
Furniture, fixtures, etc.....	4,723 94	Rents, exchange, etc.....	75 23
Expenses, taxes, etc.....	2,186 41		
Other assets	163 13		
Total resources.....	\$146,230 70	Total liabilities.....	\$146,230 70

BANK OF SONOMA COUNTY—PETALUMA.

[Incorporated May —, 1866.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

E. DENMAN, President.

FRANK H. DENMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$18,000 00	Capital paid in coin.....	\$300,000 00
Real estate taken for debt.....	22,852 66	Profit and loss and contingent fund	30,949 57
Miscellaneous bonds and stocks	1,200 00	Due depositors	216,532 33
County warrants	265 00	Due banks and bankers.....	33,031 56
Loans on real estate.....	173,556 98	Dividends unpaid	250 00
Loans on stocks, bonds, and warrants	13,627 60		
Loans on other securities (grain, etc.).....	200 00		
Loans on personal security.....	329,003 20		
Money on hand	15,660 96		
Due from banks and bankers.....	1,696 78		
Furniture and fixtures	2,000 00		
Expenses.....	2,700 28		
Total resources.....	\$580,763 46	Total liabilities.....	\$580,763 46

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: E. Denman, 300; George P. McNear, 208; John E. Gwinn, 100; H. Mecham, 125; J. C. Putnam, 91. Total number of shares held by the Directors is 824 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$22,852 60	\$30,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$100,506 06	\$287,450 00
Mendocino	12,681 34	43,000 00
Humboldt	52,069 58	84,000 00
Fresno	2,800 00	6,500 00
Tulare	5,500 00	18,000 00
Totals	\$173,556 98	\$438,950 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
6 bonds of Hearn School District, Sonoma County	\$1,200 00	\$1,200 00	\$1,200 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
144 shares of bank stock	\$14,400 00	\$9,827 60	\$16,560 00
20 shares of bank stock	2,000 00	3,300 00	3,500 00
30 shares Southern California Semi-Tropic Fruit Association	3,000 00	500 00	2,500 00
Totals	\$19,400 00	\$13,627 60	\$22,560 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
7,500 pounds of wheat in warehouse	\$200 00	\$1,200 00

JULY STATEMENT.

Financial Condition of the Bank of Sonoma County, Petaluma, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

E. DENMAN, President.

FRANK H. DENMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$18,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	22,922 06	Profit and loss and contin-	
Miscellaneous bonds and		gent fund	34,131 60
stocks	800 00	Due depositors	190,341 40
Loans on real estate	187,100 78	Due banks and bankers	23,851 93
Loans on stocks, bonds, and		Dividends unpaid	125 00
warrants	14,658 70		
Loans on personal security	275,528 21		
Money on hand	23,198 87		
Due from banks and bankers	3,876 36		
Furniture and fixtures	2,000 00		
Expenses	364 95		
Total resources	\$548,449 98	Total liabilities	\$548,449 93

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: E. Denman, 300; Geo. P. McNear, 230; Samuel Brown, 150; H. Mecham, 100; T. C. Putnam, 91. Total number of shares held by the Directors is 871 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$22,922 06	\$28,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$106,761 70	\$269,400 00
Mendocino	13,300 50	36,000 00
Sonoma and San Francisco	3,000 00	10,000 00
Sonoma and Marin	2,000 00	10,000 00
Tulare	5,500 00	18,000 00
Humboldt	53,738 58	95,500 00
Fresno	2,800 00	6,500 00
Totals	\$187,100 78	\$445,400 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
4 bonds Hearn School Dist., Sonoma Co.	\$800 00	\$800 00	\$800 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
144 shares bank stock.....	\$14,400 00	\$5,808 70	\$16,560 00
20 shares bank stock.....	2,000 00	3,050 00	3,500 00
190 shares Southern California Semi-Tropic Fruit Co.....	19,000 00	5,800 00	15,800 00
Totals	\$35,400 00	\$14,658 70	\$35,860 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Sonoma County, doing business at Petaluma, County of Sonoma, on the eleventh day of December, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$18,000 00	Capital paid up.....	\$300,000 00
Other real estate	22,852 66	Due depositors	216,788 56
Invested in stocks, bonds, and warrants.....	1,950 00	Due banks and bankers.....	19,600 63
Loans and discounts.....	500,092 30	Interest collected.....	1,084 96
Cash balance.....	21,545 14	Rents, exchange, etc.....	29 94
Due from banks and bankers.....	2,246 61	Dividends unpaid.....	250 00
Furniture, fixtures, etc.....	2,000 00	Profit and loss.....	30,949 57
Expenses, taxes, etc.....	32 95		
Other assets	4 00		
Total resources.....	\$568,703 66	Total liabilities.....	\$568,703 66

PETALUMA SAVINGS BANK.

[Incorporated September 7, 1870.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

H. T. FAIRBANKS, President.

D. B. FAIRBANKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,500 00	Capital paid in coin.....	\$100,000 00
Real estate taken for debt.....	15,450 84	Profit and loss and contingent fund.....	82,840 15
Loans on real estate.....	149,320 00	Due depositors	187,634 18
Loans on personal security.....	225,709 19	Due banks and bankers.....	38,763 70
Money on hand.....	11,252 51		
Due from banks and bankers.....	355 49		
Furniture and fixtures.....	1,650 00		
Total resources.....	\$409,238 03	Total liabilities.....	\$409,238 03

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. T. Fairbanks, 250; J. M. Bowles, 110; F. T. Maynard, 40; J. F. Fairbanks, 25; G. Zimmerman, 50; A. Lackey, 45; D. Walls, 48; Wm. Zartman, 10; S. D. Towne, 5. Total number of shares held by the Directors is 583 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Humboldt	\$15,450 84	\$15,450 84

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Sonoma	\$145,720 00
Marin	3,600 00
Totals	\$149,320 00

JULY STATEMENT.

Financial Condition of the Petaluma Savings Bank, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

H. T. FAIRBANKS, President.

D. B. FAIRBANKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,500 00	Capital paid in coin.	\$100,000 00
Real estate taken for debt..	15,450 84	Profit and loss and contin-	
Loans on real estate	149,570 00	gent fund	83,790 37
Loans on personal security..	223,313 51	Due depositors	199,053 93
Money on hand	11,368 32	Due banks and bankers....	23,961 86
Due from banks and bankers	55 99	Dividends unpaid	102 50
Furniture and fixtures	1,650 00		
Total resources.....	\$406,908 66	Total liabilities.....	\$406,908 66

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. T. Fairbanks, 250; J. M. Bowles, 110; F. T. Maynard, 43; G. Zimmerman, 50; A. Lackey, 45; J. F. Fairbanks, 25; D. Walls, 48; W. Zartman, 10; S. D. Towne, 5. Total number of shares held by the Directors is 586 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Humboldt	\$15,450 84	\$15,450 84

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Sonoma	\$147,370 00
Marin	2,200 00
Total	\$149,570 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Petaluma Savings Bank, doing business at Petaluma, County of Sonoma, on the tenth day of December, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,500 00	Capital paid up	\$100,000 00
Other real estate	15,450 84	Reserve fund	80,579 98
Loans and discounts	364,584 37	Due depositors	197,788 93
Cash balance	9,585 64	Due banks and bankers	19,438 83
Due from banks and bankers	676 52	Dividends unpaid	95 00
Furniture, fixtures, etc.	1,650 00		
Expenses, taxes, etc.	239 87		
Other assets (interest)	215 50		
Total resources	\$397,902 74	Total liabilities	\$397,902 74

THE WM. H. HILL COMPANY—PETALUMA.

[Incorporated March 14, 1890.]

Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

WM. HILL, President.

A. B. HILL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$11,000 00	Capital paid in coin	\$200,000 00
Real estate taken for debt ..	1,919 50	Profit and loss and contin-	
Loans on real estate	105,590 29	gent fund	5,172 50
Loans on personal security ..	170,277 16	Due depositors	150,289 90
Money on hand	19,190 59	Due banks and bankers ...	38,082 88
Due from banks and bankers ..	177 74		
Furniture and fixtures	1,390 00		
Other assets (real estate)	84,000 00		
Total resources	\$393,545 28	Total liabilities	\$393,545 28

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Hill, 1,775; M. D. Goshen, 25; H. P. Brainerd, 25; Chas. Martin, 25; A. B. Hill, 100. Total number of shares held by the Directors is 1,950 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$1,919 50	\$1,919 50

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$67,199 00	\$191,155 00
Lake	12,000 00	16,000 00
Mendocino	6,200 00	14,400 00
Marin	20,191 29	31,400 00
Totals	\$105,590 29	\$252,955 00

PEOPLE'S BANK OF POMONA.

[Incorporated August 27, 1887.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

WM. B. DOLE, President.

JOHN H. DOLE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt ..	\$6,122 50	Capital paid in coin	\$46,000 00
Loans on real estate	40,537 17	Profit and loss and contin-	
Loans on stocks, bonds, and		gent fund	5,791 81
warrants	8,877 40	Due depositors	50,847 36
Loans on personal security ..	22,331 49		
Money on hand	13,270 69		
Due from banks and bankers ..	6,471 77		
Furniture and fixtures	4,098 66		
Expenses and taxes	820 30		
Other assets	109 19		
Total resources	\$102,639 17	Total liabilities	\$102,639 17

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$92,000; amount paid in coin is \$46,000. The total number of shares of stock issued is 920 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. B. Dole, 250; John H. Dole, 100; C. E. White, 50; Jas. T. Taylor, 50; S. N. Androus, 25; E. R. Payson, 50; E. F. Spence, 25. Total number of shares held by the Directors is 550 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$6,122 50	\$8,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$40,537 17	\$92,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Orange Grove Street Railroad Co. stock.....	\$8,000 00	\$2,781 00	\$8,000 00
Pomona Land and Water Co. stock.....	3,060 00	1,434 00	3,060 00
People's Bank stock.....	5,000 00	4,662 40	5,300 00
Totals.....	\$16,060 00	\$8,877 40	\$16,360 00

JULY STATEMENT.

Financial Condition of the People's Bank of Pomona, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

WM. B. DOLE, President.

JOHN H. DOLE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$6,122 50	Capital paid in coin.....	\$46,000 00
Loans on real estate.....	40,374 00	Profit and loss and contingent fund.....	8,210 17
Loans on stocks, bonds, and warrants.....	10,930 00	Due depositors.....	60,800 70
Loans on other securities (grain, etc.).....	715 00	Dividends unpaid.....	150 00
Loans on personal security.....	26,208 04		
Money on hand.....	14,214 72		
Due from banks and bankers.....	9,196 10		
Furniture and fixtures.....	4,579 86		
Expenses.....	2,711 26		
Other assets.....	109 39		
Total resources.....	\$115,160 87	Total liabilities.....	\$115,160 87

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$92,000; amount paid in coin is \$46,000. The total number of shares of stock issued is 920 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. B. Dole, 250; John H. Dole, 100; C. E. White, 50; James T. Taylor, 50; S. N. Androus, 25; E. R. Payson, 50; E. F. Spence, 25. Total number of shares held by the Directors is 550 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles.....	\$6,122 50	\$8,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$40,374 00	\$87,800 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Orange Grove Street Railroad Company	\$8,000 00	\$4,900 00	\$8,000 00
Pomona Land and Water Company	1,500 00	1,030 00	1,500 00
People's Bank stock	5,000 00	5,000 00	5,500 00
Totals	\$14,500 00	\$10,930 00	\$15,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipt (canned goods)	\$715 00	\$1,800 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the People's Bank, doing business at Pomona, County of Los Angeles, on the twenty-second day of May, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$6,122 50	Capital paid up	\$46,000 00
Loans and discounts	73,854 39	Due depositors	54,193 86
Cash balance	10,680 36	Interest collected	4,202 20
Due from banks and bankers	7,542 81	Rents, exchange, etc.	78 45
Furniture, fixtures, etc.	4,579 86	Dividends unpaid	150 00
Expenses, taxes, etc.	2,260 55	Profit and loss	288 47
		Other liabilities	127 49
Total resources	\$105,040 47	Total liabilities	\$105,040 47

PIONEER BANK—PORTERVILLE.

[Incorporated April 19, 1889.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

P. N. LILIENTHAL, President.

E. W. BEEBE, Cashier.

E. NEWMAN, Manager.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$5,255 00	Capital paid in coin	\$28,000 00
Loans on stocks, bonds, and warrants	7,750 00	Profit and loss and contingent fund	2,704 11
Loans on other securities (grain, etc.)	3,180 00	Due depositors	26,239 30
Loans on personal security	29,494 36	Due banks and bankers	621 76
Money on hand	7,919 40	Other liabilities	458 37
Due from banks and bankers	139 59		
Furniture and fixtures	1,641 01		
Expenses	1,899 91		
Other assets	744 27		
Total resources	\$58,023 54	Total liabilities	\$58,023 54

DETAILS.

The amount of capital stock is \$70,000; amount subscribed is \$70,000; amount paid in coin is \$28,000. The total number of shares of stock issued is 700 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: S. T. Alexander, 180; William Thomas, 100; W. H. Chickering, 60; P. N. Lilienthal, 100; Louis Sloss, Jr., 100. Total number of shares held by the Directors is 540 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare	\$5,255 00	\$13,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
645 shares Porterville Hotel Co. stock ..	\$12,900 00	\$5,250 00	\$9,675 00
190 shares Pioneer Water Co. stock	19,000 00	2,500 00	4,750 00
Totals	\$31,900 00	\$7,750 00	\$14,425 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
26 tons of hay	\$140 00	\$168 00
400,000 brick	2,500 00	3,400 00
Printing press, type, etc.	400 00	1,200 00
Steam pump, tank, etc.	140 00	500 00
Totals	\$3,180 00	\$5,268 00

JULY STATEMENT.

Financial Condition of the Pioneer Bank of Porterville, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

E. NEWMAN, Manager.

E. W. BEEBE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$5,625 00	Capital paid in coin	\$28,000 00
Loans on stocks, bonds, and warrants	7,100 00	Profit and loss and contingent fund	3,925 71
Loans on other securities (grain, etc.)	3,234 16	Due depositors	32,637 80
Loans on personal security ..	34,021 60		
Money on hand	5,997 70		
Due from banks and bankers ..	5,095 09		
Furniture and fixtures	1,501 32		
Expenses	831 71		
Other assets	1,156 93		
Total resources	\$64,563 51	Total liabilities	\$64,563 51

DETAILS.

The amount of capital stock is \$70,000; amount subscribed is \$70,000; amount paid in coin is \$28,000. The total number of shares of stock issued is 700 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: S. T. Alexander, 180; Wm. Thomas, 100; W. H. Chickering, 60; P. N. Lilienthal, 100; Louis Sloss, Jr., 100. Total number of shares held by the Directors 540 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare	\$5,625 00	\$15,900 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
590 shares Porterville Hotel stock	\$11,800 00	\$4,700 00	\$8,850 00
162 shares Pioneer Water Co. stock	16,200 00	2,400 00	4,050 00
Totals	\$28,000 00	\$7,100 00	\$12,900 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Printing press, type, etc.	\$400 00	\$1,000 00
Steam engine, pump, etc.	140 00	400 00
400,000 brick	2,477 31	3,000 00
16 tons of hay	66 85	96 00
Barley	150 00	500 00
Totals	\$3,234 16	\$4,996 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Pioneer Bank, doing business at Porterville, County of Tulare, on the thirteenth day of September, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts	\$31,059 57	Capital paid up	\$7,000 00
Cash balance	5,882 03	Due depositors	23,206 95
Due from banks and bankers	52 66	Due banks and bankers	9,361 87
Furniture, fixtures, etc.	1,568 96	Interest collected	107 15
Expenses, taxes, etc.	1,370 60	Rents, exchange, etc.	257 85
Total resources	\$39,933 82	Total liabilities	\$39,933 82

BANK OF TEHAMA COUNTY—RED BLUFF.

[Incorporated September 5, 1874.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

CHAS. CADWALADER, President.

W. B. CAHOONE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,350 00	Capital paid in coin	\$300,000 00
Real estate taken for debt ..	2,600 00	Reserve fund.....	60,000 00
Miscellaneous bonds and stocks	6,500 00	Profit and loss and con- tingent fund.....	57,476 00
County warrants	23,197 69	Due depositors	486,773 83
Loans on real estate	329,303 00	Dividends unpaid	135 00
Loans on stocks, bonds, and warrants	21,000 00	Other liabilities (premium account).....	1,100 00
Loans on other securities (grain, etc.).....	64,319 00		
Loans on personal security ..	378,001 33		
Money on hand	48,765 75		
Due from banks and bankers ..	23,948 06		
Furniture and fixtures	1,500 00		
Total resources.....	\$905,484 83	Total liabilities.....	\$905,484 83

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. W. Brown, 37; Arthur Brown, 100; H. Kraft, 105; J. S. Cone, 540; Charles Cadwalader, 161. Total number of shares held by the Directors is 943 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tehama	\$2,600 00	\$3,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tehama	\$292,280 00	\$465,800 00
Shasta	37,023 00	64,700 00
Totals	\$329,303 00	\$530,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Oak Knoll School District, Shasta Co....	\$5,000 00	\$5,000 00	\$5,000 00
Cloverdale School District, Shasta Co....	1,500 00	1,500 00	1,500 00
Totals	\$6,500 00	\$6,500 00	\$6,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
65 shares Bank of Shasta County	\$6,500 00	\$6,000 00	\$6,500 00
2,505 shares Willows Water and Light Company	50,100 00	15,000 00	20,000 00
Totals	\$56,600 00	\$21,000 00	\$26,500 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse	\$64,319 00	\$72,100 00

JULY STATEMENT.

Financial Condition of the Bank of Tehama County, Red Bluff, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

CHAS. CADWALADER, President.

W. B. CAHOONE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,350 00	Capital paid in coin	\$300,000 00
Real estate taken for debt ..	3,660 00	Reserve fund	60,000 00
Miscellaneous bonds and stocks	6,500 00	Profit and loss and contingent fund	59,410 05
County warrants	236 49	Due depositors	338,968 16
Loans on real estate	330,208 00	Due banks and bankers	60,659 89
Loans on stocks, bonds, and warrants	21,000 00	Other liabilities (exchange account)	1,200 00
Loans on other securities (grain, etc.)	38,600 00		
Loans on personal security ..	375,264 06		
Money on hand	35,027 86		
Due from banks and bankers ..	1,891 69		
Furniture and fixtures	1,500 00		
Total resources	\$820,238 10	Total liabilities	\$820,238 10

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. Kraft, 105; Arthur Brown, 100; H. W. Brown, 37; J. S. Cone, 500; Chas. Cadwalader, 161. Total number of shares held by the Directors is 903 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tehama	\$3,660 00	\$4,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tehama.....	\$292,965 00	\$457,900 00
Shasta.....	37,243 00	64,900 00
Totals.....	\$330,208 00	\$522,800 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Oak Knoll School District, Shasta Co....	\$5,000 00	\$5,000 00	\$5,000 00
Cloverdale School District, Shasta Co....	1,500 00	1,500 00	1,500 00
Totals.....	\$6,500 00	\$6,500 00	\$6,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
65 shares of Bank of Shasta County.....	\$6,500 00	\$6,000 00	\$6,500 00
2,505 shares of Willows Water and Light Company.....	50,100 00	15,000 00	20,000 00
Totals.....	\$56,600 00	\$21,000 00	\$26,500 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse.....	\$38,600 00	\$43,700 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Tehama County, doing business at Red Bluff, County of Tehama, on the fourteenth day of April, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$6,350 00	Capital paid up.....	\$300,000 00
Other real estate.....	3,245 00	Reserve fund.....	60,000 00
Invested in stocks, bonds, and warrants.....	7,312 13	Due depositors.....	357,143 64
Loans and discounts.....	815,251 53	Due banks and bankers.....	96,801 87
Cash balance.....	33,771 09	Interest collected.....	12,915 20
Due from banks and bankers.....	1,628 96	Rents, exchange, etc.....	1,200 00
Furniture, fixtures, etc.....	1,500 00	Profit and loss.....	43,038 00
Expenses, taxes, etc.....	2,040 00		
Total resources.....	\$871,098 71	Total liabilities.....	\$871,098 71

BANK OF NORTHERN CALIFORNIA—REDDING.

[Incorporated April 23, 1888.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

EDWARD FRISBIE, President.

JOHN WM. HARE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,961 65	Capital paid in coin	\$75,500 00
County warrants	6,394 21	Reserve fund	2,500 00
Loans on real estate	57,202 69	Profit and loss and con-	
Loans on stocks, bonds, and		tingent fund	5,764 19
warrants	850 00	Due depositors	41,208 82
Loans on personal security ..	39,675 48		
Money on hand	6,482 93		
Due from banks and bankers ..	1,995 24		
Furniture and fixtures	3,378 87		
Expenses and taxes	2,031 94		
Total resources	\$124,973 01	Total liabilities	\$124,973 01

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$75,500; amount paid in coin is \$75,500. The total number of shares of stock issued is 755 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Edward Frisbie, 70; Fred. H. Deakin, 20; James McCormick, 50; Thos. A. C. Dorland, 10; Nathaniel B. Frisbie (Frisbie Bros.), 100; Edward Sweeny, 10. Total number of shares held by the Directors is 260 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Shasta	\$51,252 69	\$130,000 00
Tehama	500 00	2,000 00
Lassen	500 00	4,000 00
Siskiyou	4,950 00	14,000 00
Totals	\$57,202 69	\$150,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
60 shares Redding Gas Co.	\$3,000 00	\$350 00	\$1,200 00
30 shares Odd Fellows Hall and Building Association	450 00	200 00	450 00
30 shares Shasta County Fruit Co.	600 00	300 00	600 00
Totals	\$4,050 00	\$850 00	\$2,250 00

JULY STATEMENT.

Financial Condition of the Bank of Northern California, Redding, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

EDWARD FRISBIE, President.

JOHN WM. HARE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,961 65	Capital paid in coin	\$75,500 00
Miscellaneous bonds and stocks	100 00	Reserve fund	2,500 00
County warrants	2,081 40	Profit and loss and contingent fund	4,341 26
Loans on real estate	50,932 29	Due depositors	30,895 01
Loans on stocks, bonds, and warrants	965 00		
Loans on personal security	36,687 43		
Money on hand	6,883 86		
Due from banks and bankers	5,225 77		
Furniture and fixtures	3,398 87		
Total resources	\$113,236 27	Total liabilities	\$113,236 27

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$75,500; amount paid in coin is \$75,500. The total number of shares of stock issued is 755 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Edward Frisbie, 80; James McCormick, 60; Thos. A. C. Dorland, 10; Nathaniel B. Frisbie, 100; Edward Sweeny, 10; John Wm. Hare, 10. Total number of shares held by the Directors is 270 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Shasta	\$44,982 29	\$115,000 00
Tehama	500 00	2,000 00
Lassen	500 00	4,000 00
Siskiyou	4,950 00	14,000 00
Totals	\$50,932 29	\$135,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Redding Armory Hall Association	\$100 00	\$100 00	\$100 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
60 shares Redding Gas Company	\$3,000 00	\$350 00	\$1,200 00
30 shares Odd Fellows Hall and Building Association	450 00	200 00	450 00
30 shares Shasta County Fruit Company	600 00	215 00	600 00
25 shares The McCormick-Saeltzer Company	2,500 00	200 00	2,500 00
Totals	\$6,550 00	\$965 00	\$4,750 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Northern California, doing business at Redding, County of Shasta, on the eleventh day of April, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,961 65	Capital paid up	\$75,500 00
Invested in stocks, bonds, and warrants	2,264 54	Reserve fund	2,500 00
Loans and discounts	93,275 91	Due depositors	23,209 74
Cash balance	8,112 18	Due banks and bankers	10,399 17
Due from banks and bankers	310 81	Interest collected	2,390 15
Furniture, fixtures, etc.	3,398 87	Rents, exchange, etc.	196 85
Expenses, taxes, etc.	584 20	Profit and loss	712 25
Total resources	\$114,908 16	Total liabilities	\$114,908 16

BANK OF SHASTA COUNTY—REDDING.

[Incorporated February 24, 1884.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

CHAS. CADWALADER, President.

FRED. GROTEFEND, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,000 00	Capital paid in coin	\$76,100 00
Real estate taken for debt ..	15,400 00	Reserve fund	7,500 00
Miscellaneous bonds and stocks	2,788 00	Profit and loss and contin- gent fund	3,051 66
County warrants	13,200 67	Due depositors	184,817 45
Loans on real estate	91,545 00		
Loans on stocks, bonds, and warrants	4,400 00		
Loans on personal security ..	96,893 33		
Money on hand	26,264 48		
Due from banks and bankers ..	15,977 63		
Furniture and fixtures	2,000 00		
Total resources	\$271,469 11	Total liabilities	\$271,469 11

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$76,100; amount paid in coin is \$76,100. The total number of shares of stock issued is 761 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Chas. Cadwalader, 45; C. C. Bush, 184; W. B. Cahoon, 20; W. C. Belcher, 50; E. A. Reid, 42. Total number of shares held by the Directors is 341 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Shasta	\$15,400 00	\$15,400 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Shasta	\$70,445 00	\$185,000 00
Siskiyou	7,100 00	18,000 00
Modoc	1,300 00	10,000 00
Lassen	12,700 00	45,000 00
Totals	\$91,545 00	\$258,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Shasta County scrip	\$13,200 67	\$13,200 67	\$13,200 67
School bonds	2,575 00	2,575 00	2,575 00
Redding water stock	213 00	213 00	213 00
Totals	\$15,988 67	\$15,988 67	\$15,988 67

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States Government bonds	\$6,000 00	\$4,400 00	\$6,500 00

JULY STATEMENT.

Financial Condition of the Bank of Shasta County, of Redding, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

CHARLES CADWALADER, President.

FRED. GROTEFEND, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,000 00	Capital paid in coin	\$80,000 00
Real estate taken for debt ..	13,300 00	Reserve fund	8,000 00
Miscellaneous bonds and stocks	2,538 00	Profit and loss and contingent fund	4,400 00
County warrants	7,007 63	Due depositors	151,358 69
Loans on real estate	91,820 00	Due banks and bankers	23,462 15
Loans on stocks, bonds, and warrants	9,350 00		
Loans on personal security ..	117,914 95		
Money on hand	18,330 52		
Due from banks and bankers ..	1,459 74		
Furniture and fixtures	2,500 00		
Total resources	\$267,220 84	Total liabilities	\$267,220 84

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$80,000; amount paid in coin is \$80,000. The total number of shares of stock issued is 800 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Charles Cadwalader, 45; C. C. Bush, 184; W. B. Cahoon, 20; W. C. Belcher, 50; E. A. Reid, 42. Total number of shares held by the Directors is 341 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Shasta	\$13,300 00	\$13,300 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Shasta	\$68,020 00	\$184,400 00
Lassen	15,500 00	49,000 00
Siskiyou	7,000 00	18,000 00
Modoc	1,300 00	10,000 00
Totals	\$91,820 00	\$261,400 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Shasta County scrip	\$7,007 63	\$7,007 63	\$7,007 63
School bonds	2,325 00	2,325 00	2,325 00
Redding water stock	213 00	213 00	213 00
Totals	\$9,545 63	\$9,545 63	\$9,545 63

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States Government bonds	\$7,000 00	\$5,950 00	\$8,470 00
Redding gas stock	2,600 00	1,000 00	2,600 00
Bank stock	3,000 00	1,900 00	3,000 00
Shasta County bond	1,000 00	550 00	1,000 00
Totals	\$13,600 00	\$9,350 00	\$15,070 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Shasta County, doing business at Redding, County of Shasta, on the eleventh day of April, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,000 00	Capital paid up	\$80,000 00
Other real estate	14,300 00	Reserve fund	8,000 00
Invested in stocks, bonds, and warrants	8,927 98	Due depositors	160,581 75
Loans and discounts	199,216 28	Due banks and bankers	711 61
Cash balance	20,939 48	Interest collected	3,131 86
Due from banks and bankers	2,506 48	Profit and loss	270 00
Furniture, fixtures, etc.	2,380 00		
Expenses, taxes, etc.	1,425 00		
Total resources	\$252,695 22	Total liabilities	\$252,695 22

UNION BANK—REDLANDS.

[Incorporated March 10, 1887.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

CURTIS WELLS, President.

R. B. LANE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$3,250 00	Capital paid in coin.....	\$25,000 00
Loans on real estate.....	21,825 00	Reserve fund.....	2,000 00
Loans on stocks, bonds, and warrants.....	8,714 00	Profit and loss and contingent fund.....	2,454 93
Loans on other securities.....	1,046 66	Due depositors.....	53,914 61
Loans on personal security.....	24,514 96		
Money on hand.....	5,562 48		
Due from banks and bankers.....	15,648 90		
Furniture and fixtures.....	785 00		
Expenses and taxes.....	729 40		
Other assets (accrued interest).....	1,293 14		
Total resources.....	\$83,369 54	Total liabilities.....	\$83,369 54

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: S. J. Hayes, 50; I. L. Lyon, 51; Wm. Craig, 5; J. B. Rayner, 6; E. G. Judson, 3; Lewis Jacobs, 10; H. M. Barton, 10; R. B. Lane, 5; Curtis Wells, 130. Total number of shares held by the Directors is 270 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino.....	\$21,825 00	\$61,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Sundry shares of capital stock of land, water, and building associations.....	\$29,365 00	\$8,714 00	\$29,505 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Notes secured by mortgage, etc.	\$1,046 66	\$1,300 00

JULY STATEMENT.

Financial Condition of the Union Bank of Redlands, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

CURTIS WELLS, President.

R. B. LANE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,250 00	Capital paid in coin	\$25,000 00
Loans on real estate	21,664 50	Reserve fund	3,000 00
Loans on stocks, bonds, and warrants	13,600 00	Profit and loss and contingent fund	2,356 40
Loans on other securities	7,548 00	Due depositors	66,560 02
Loans on personal security	23,340 60		
Money on hand	6,050 54		
Due from banks and bankers	18,988 23		
Furniture and fixtures	785 00		
Expenses	508 30		
Accrued interest	1,181 25		
Total resources	\$96,916 42	Total liabilities	\$96,916 42

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: S. J. Hayes, 70; Wm. Craig, 5; I. L. Lyon, 51; J. B. Rayner, 9; F. P. Meserve, 2; H. L. Sloan, 1; Lewis Jacobs, 10; R. B. Lane, 5; Curtis Wells, 128. Total number of shares held by the Directors is 281 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino	\$21,664 50	\$60,600 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
12 shares Redlands Water Co.'s stock	\$29,260 00	\$13,600 00	\$26,020 00
18½ shares E. Redlands Water Co.'s stock			
30 shares Crafton Water Co.'s stock			
107 shares Domestic Water Co.'s stock			
42 shares Union Bank of Redlands stock			
96 shares Redlands Loan and Building Association's stock			
189 certificates Bear Valley Land and Water Company			

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Notes secured by mortgage, etc.	\$7,548 00	\$25,675 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Union Bank of Redlands, doing business at Redlands, County of San Bernardino, on the twenty-sixth day of May, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,250 00	Capital paid up	\$25,000 00
Loans and discounts	66,812 90	Reserve fund	3,000 00
Cash balance	5,587 18	Due depositors	61,804 89
Due from banks and bankers	15,787 37	Profit and loss	488 75
Furniture, fixtures, etc.	785 00		
Expenses, taxes, etc.	71 19		
Total resources	\$90,293 64	Total liabilities	\$90,293 64

RIVERSIDE BANKING COMPANY.

[Incorporated February 12, 1885.]

Financial Condition on the morning of January 1, 1890, as sworn to by the officers of the Bank.

A. KEITH, President.

E. C. DYER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$30,486 82	Capital paid in coin	\$200,000 00
Real estate taken for debt ..	12,174 06	Reserve fund	60,000 00
Miscellaneous bonds and stocks	30,060 00	Profit and loss and contingent fund	28,066 85
Loans on real estate	91,256 02	Due depositors	417,130 41
Loans on personal security, including overdrafts	585,868 40	Due banks and bankers	138,643 83
Money on hand	46,297 43	Other liabilities	10,000 00
Due from banks and bankers ..	38,613 80		
Furniture and fixtures	3,446 60		
Expenses	15,637 96		
Total resources	\$853,841 09	Total liabilities	\$853,841 09

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. Total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. H. Dyer, 500; O. T. Dyer, 450; A. Keith, 200; J. A. Brennenman, 200; Orrin Backus, 115; E. C. Dyer, 35; C. J. Gill, 10. Total number of shares held by the Directors is 1,510 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Bernardino	\$12,174 06	\$20,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino	\$91,256 02	\$300,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Marble Lime Company	\$65,000 00	\$16,750 00
Southern California Insurance Company	5,000 00	5,175 00
Inter-Ocean Cold Storage and Shipping Company	2,500 00	2,500 00
Riverside Fruit Company	5,000 00	5,000 00
Riverside Building and Loan Association	635 00	635 00
Totals	\$78,135 00	\$30,060 00

JULY STATEMENT.

Financial Condition of the Riverside Banking Company, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

A. KEITH, President.

E. C. DYER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$30,486 82	Capital paid in coin	\$200,000 00
Real estate taken for debt	12,174 06	Reserve fund	60,000 00
Miscellaneous bonds and stocks	30,090 00	Profit and loss and contingent fund	17,047 46
Loans on real estate	92,369 02	Due depositors	728,929 69
Loans on personal security, including overdrafts	633,654 30	Due banks and bankers	1,803 19
Money on hand	90,406 50	Dividends unpaid	1,360 00
Due from banks and bankers	110,571 59		
Furniture and fixtures	3,461 60		
Expenses	5,926 45		
Total resources	\$1,009,140 34	Total liabilities	\$1,009,140 34

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. H. Dyer, 500; O. T. Dyer, 450; A. Keith, 200; J. A. Brennehan, 200; Orrin Backus, 115; E. C. Dyer, 35; C. J. Gill, 10. Total number of shares held by the Directors is 1,510 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Bernardino	\$12,174 06	\$20,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino.....	\$92,369 02	\$300,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Marble Lime Company	\$65,000 00	\$16,750 00
Southern California Insurance Company	5,000 00	5,175 00
Inter-Ocean Cold S. and S. Company	2,500 00	2,500 00
Riverside Fruit Company	5,000 00	5,000 00
Riverside Building and Loan Association.....	665 00	665 00
Totals	\$78,165 00	\$30,090 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Riverside Banking Company, doing business at Riverside, County of San Bernardino, on the twenty-fourth day of May, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$30,486 82	Capital paid up.....	\$200,000 00
Other real estate	12,174 06	Reserve fund	60,000 00
Invested in stocks, bonds, and warrants	30,090 00	Due depositors	645,770 78
Loans and discounts	718,944 32	Due banks and bankers	845 32
Cash balance	53,211 09	Interest collected	2,487 74
Due from banks and bankers	75,500 05	Rents, exchange, etc.....	1,958 78
Furniture, fixtures, etc.	3,461 60	Dividends unpaid	2,060 00
Expenses, taxes, etc.	3,291 71	Profit and loss	4,037 03
Total resources	\$927,159 65	Other liabilities	10,000 00
		Total liabilities	\$927,159 65

CALIFORNIA STATE BANK—SACRAMENTO.

[Incorporated April 10, 1882.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

N. D. RIDEOUT, President.

A. ABBOTT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$45,241 98	Capital paid in coin	\$200,000 00
Loans on real estate	229,391 66	Reserve fund	70,000 00
Loans on stocks, bonds, and warrants	52,936 94	Profit and loss and contingent fund	35,000 00
Loans on other securities (grain, etc.)	24,055 67	Due depositors	744,157 49
Loans on personal security	722,155 11	Due banks and bankers	284,690 08
Money on hand	177,893 56	Other liabilities (interest collected)	1,308 10
Due from banks and bankers	76,314 97		
Furniture and fixtures	4,111 46		
Other assets	3,054 32		
Total resources	\$1,335,155 67	Total liabilities	\$1,335,155 67

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 3,100; Joseph Steffens, 400; Fred'k Cox, 200; C. W. Clarke, 200; Geo. C. Perkins, 200; W. E. Gerber, 150. Total number of shares held by the Directors is 4,250 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sacramento	\$175,317 69	\$396,500 00
Lassen	12,500 00	48,000 00
Placer	13,416 00	40,000 00
Butte	5,000 00	8,000 00
Santa Clara	2,500 00	5,000 00
Yolo	20,657 97	40,000 00
Totals	\$229,391 66	\$537,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Building and loan stock	\$7,413 51	\$17,800 00
Bank stock	38,541 94	65,750 00
Miscellaneous	6,931 49	8,790 00
Totals	\$52,886 94	\$92,340 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Grain	\$3,300 00	\$7,400 00
Hops	3,158 54	5,000 00
Wine	17,597 13	50,000 00
Totals	\$24,055 67	\$62,400 00

JULY STATEMENT.

Financial Condition of the California State Bank of Sacramento, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

N. D. RIDEOUT, President.

A. ABBOTT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$80,340 84	Capital paid in coin	\$200,000 00
Miscellaneous bonds and stocks	300 00	Reserve fund	90,000 00
Loans on real estate	168,026 24	Profit and loss and contingent fund	13,000 00
Loans on stocks, bonds, and warrants	59,890 78	Due depositors	1,073,002 02
Loans on other securities (grain, etc.)	43,889 71	Due banks and bankers	49,130 78
Loans on personal security	818,186 83	Dividends unpaid	8,000 00
Money on hand	154,814 45	Other liabilities (interest collected)	2,825 87
Due from banks and bankers	98,830 38		
Furniture and fixtures	4,111 46		
Other assets (items in course of collection)	7,567 98		
Total resources	\$1,435,958 67	Total liabilities	\$1,435,958 67

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 3,050; Joseph Steffens, 400; Frederick Cox, 200; C. W. Clarke, 200; Geo. C. Perkins, 200; Justus Greely, 200; W. E. Gerber, 150. Total number of shares held by the Directors is 4,400 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sacramento	\$108,032 84	\$233,500 00
Butte	5,000 00	8,000 00
Lassen	12,500 00	48,000 00
Placer	10,550 00	31,000 00
Santa Clara	2,500 00	5,000 00
Yolo	29,443 40	46,700 00
Totals	\$168,026 24	\$372,200 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.
Stock of Sacramento Street Improvement Co.....	\$300 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Bank stock.....	\$43,292 77	\$68,900 00
Building and loan stock.....	620 00	1,700 00
Bonds.....	1,646 68	3,000 00
Miscellaneous.....	14,331 33	45,250 00
Totals.....	\$59,890 78	\$118,850 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Grain.....	\$2,000 00	\$3,000 00
Wine.....	27,500 00	40,000 00
Miscellaneous.....	14,389 71	20,000 00
Totals.....	\$43,889 71	\$63,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the California State Bank, doing business at Sacramento, County of Sacramento, on the twenty-seventh day of August, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$31,081 71	Capital paid up.....	\$200,000 00
Invested in stocks, bonds, and warrants.....	421 47	Reserve fund.....	70,000 00
Loans and discounts.....	1,042,332 74	Due depositors.....	815,980 81
Cash balance.....	142,224 11	Due banks and bankers.....	184,764 68
Due from banks and bankers.....	63,900 33	Interest collected.....	6,054 91
Furniture, fixtures, etc.....	2,426 75	Rents, exchange, etc.....	651 73
Expenses, taxes, etc.....	2,031 05	Profit and loss.....	10,000 00
Other assets.....	3,033 97		
Total resources.....	\$1,287,452 13	Total liabilities.....	\$1,287,452 13

BANK OF ST. HELENA.

[Incorporated August 9, 1882.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

H. J. LEWELLING, President.

OWEN WADE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,425 00	Capital paid in coin	\$100,000 00
County warrants	452 00	Profit and loss and contin-	
Loans on real estate	68,389 00	gent fund	7,351 69
Loans on stocks, bonds, and		Due depositors	74,788 89
warrants	5,722 50	Dividends unpaid	623 21
Loans on other securities			
(wines and cooperage)	27,705 00		
Loans on personal security	52,972 88		
Money on hand	9,923 13		
Due from banks and bankers	4,174 28		
Furniture and fixtures	3,000 00		
Total resources	\$182,763 79	Total liabilities	\$182,763 79

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. J. Lewelling, 110; C. E. Davis, 34; S. Ewer, 10; Wm. Giselman, 295; W. W. Lyman, 13; John Thomann, 45; Chas. Thompson, 10; W. J. G. Dawson, 17; W. Peterson, 5; I. J. Newkirk, 16; (one vacancy). Total number of shares held by the Directors is 555.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa	\$67,855 00	\$119,100 00
Lake	534 00	720 00
Totals	\$68,389 00	\$119,820 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Stock of the Bank of St. Helena	\$7,800 00	\$5,722 50	\$7,800 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wines, brandy, and cooperage	\$27,705 00	\$46,355 00

JULY STATEMENT.

Financial Condition of the Bank of St. Helena, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

H. J. LEWELLING, President.

OWEN WADE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,425 00	Capital paid in coin	\$100,000 00
County warrants (road scrip)	623 12	Profit and loss and contingent fund	7,572 75
Loans on real estate	62,761 00	Due depositors	61,430 37
Loans on stocks, bonds, and warrants	2,000 00	Due banks and bankers	5,899 34
Loans on other securities (wines and cooperage)	26,059 90	Dividends unpaid	416 71
Loans on personal security	58,741 58		
Money on hand	10,822 75		
Due from banks and bankers	885 82		
Furniture and fixtures	3,000 00		
Total resources	\$175,319 17	Total liabilities	\$175,319 17

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. J. Lewelling, 110; C. E. Davis, 89; John Thomann, 45; Chas. Thompson, 10; W. W. Lyman, 13; W. J. G. Dawson, 17; Wm. Giselman (Trustee), 295; I. J. Newkirk, 28; J. B. Atkinson, 50; S. Ewer, 10; William Peterson, 5. Total number of shares held by the Directors is 672 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa	\$58,955 00	\$102,700 00
Lake	534 00	750 00
Alameda	3,272 00	4,000 00
Totals	\$62,761 00	\$107,450 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank of St. Helena	\$2,500 00	\$2,000 00	\$2,500 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wines and cooperage	\$26,059 90	\$44,500 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of St. Helena, doing business at St. Helena, County of Napa, on the sixth day of November, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,425 00	Capital paid up	\$100,000 00
Invested in stocks, bonds, and warrants	157 50	Due depositors	53,907 65
Loans and discounts	144,016 00	Due banks and bankers	5,813 28
Cash balance	9,041 02	Interest collected	257 21
Furniture, fixtures, etc.	3,000 00	Rents, exchange, etc.	21 28
Expenses, taxes, etc.	211 84	Dividends unpaid	675 71
		Profit and loss	6,176 32
Total resources	\$166,851 45	Total liabilities	\$166,851 45

SALINAS CITY BANK.

[Incorporated May 10, 1873.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

J. D. CARR, President.

W. S. JOHNSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt ..	42,681 64	Profit and loss and contin- gent fund	51,128 59
State warrants	2,000 00	Due depositors	332,119 25
School orders	19 80	Due banks and bankers	152 34
Loans on real estate	226,499 77	Dividends unpaid	7,500 00
Loans on stocks, bonds, and warrants	69,490 94	Interest	42,675 89
Loans on other securities (grain, etc.)	94,980 18	Discount and exchange	789 41
Loans on personal security ..	159,954 20	Rent	1,457 75
Money on hand	20,018 08		
Due from banks and bankers ..	84,133 16		
Furniture and fixtures	2,300 00		
Expenses, including taxes	9,745 46		
Other assets	1,000 00		
Total resources	\$735,823 23	Total liabilities	\$735,823 23

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. D. Carr, 800; A. B. Jackson, 150; Wm. Vanderhurst, 150; J. H. McDougall, 75; Thomas Rea, 225. Total number of shares held by the Directors is 1,400 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Monterey	\$42,681 64	\$60,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey	\$226,499 77	\$340,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
State warrant	\$2,000 00	\$1,950 00	\$1,975 00
School orders	19 80	19 30	19 80
Totals	\$2,019 80	\$1,969 30	\$1,994 80

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Salinas Valley Warehouse Association	\$20,000 00	\$5,500 00	\$20,000 00
Central Milling Company warehouse		3,229 85	
Salinas Bank stock	80,000 00	58,531 70	100,000 00
Buena Vista Ranch Association	4,000 00	2,229 39	3,500 00
Totals	\$104,000 00	\$69,490 94	\$123,500 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat, barley, and mustard	\$94,980 18	\$115,000 00

JULY STATEMENT.

Financial Condition of the Salinas City Bank, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

J. D. CARR, President.

W. S. JOHNSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	42,096 64	Profit and loss and contin-	
Loans on real estate	236,113 52	gent fund	77,113 46
Loans on stocks, bonds, and		Due depositors	268,116 23
warrants	66,724 53	Due banks and bankers	158 99
Loans on other securities		Dividends unpaid	7,500 00
(grain, etc.)	9,387 00	Interest	7,487 16
Loans on personal security	194,671 25	Discount and exchange	362 51
Money on hand	31,081 49	Rent	591 00
Due from banks and bankers	61,492 58		
Furniture and fixtures	2,300 00		
Expenses	3,462 34		
Other assets (chattel mort-			
gage)	1,000 00		
Total resources	\$661,329 35	Total liabilities	\$661,329 35

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. D. Carr, 800; A. B. Jackson, 150; J. H. McDougall, 75; Thomas Rea, 225; Elisha Archer, 75. Total number of shares held by the Directors is 1,325 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Monterey -----	\$42,096 64	\$60,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey -----	\$236,113 52	\$350,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
500 shares Salinas Valley Warehouse Association -----	\$50,000 00	\$30,802 07	\$50,000 00
190 shares Central Milling Company.	19,000 00	13,922 46	15,200 00
350 shares Salinas City Bank -----	35,000 00	22,000 00	45,000 00
Totals -----	\$104,000 00	\$66,724 53	\$110,200 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat -----	\$9,387 00	\$11,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Salinas City Bank, doing business at Salinas, County of Monterey, on the twenty-ninth day of October, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises -----	\$13,000 00	Capital paid up -----	\$300,000 00
Other real estate -----	42,681 64	Due depositors -----	290,375 65
Loans and discounts -----	552,965 83	Due banks and bankers.	142 34
Cash balance -----	26,932 26	Interest collected -----	32,525 57
Due from banks and bankers -----	33,593 25	Rents, exchange; etc.	1,874 72
Furniture, fixtures, etc.	2,300 00	Profit and loss -----	51,128 59
Expenses, taxes, etc.	4,573 89		
Total resources -----	\$676,046 87	Total liabilities -----	\$676,046 87

FARMERS EXCHANGE BANK—SAN BERNARDINO.

[Incorporated May 16, 1881.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

H. L. DREW, President.

S. F. ZOMBRO, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$67,215 76	Capital paid in coin	\$50,000 00
Real estate taken for debt ..	11,319 61	Reserve fund	100,000 00
County warrants	1,315 15	Profit and loss and contin-	
Loans on real estate	79,327 02	gent fund	12,227 54
Loans on stocks, bonds, and		Due depositors	255,473 45
warrants	38,300 57	Due banks and bankers	2,945 30
Loans on personal security ..	158,605 94	Dividends unpaid	2,000 00
Money on hand	29,956 07		
Due from banks and bankers ..	13,219 99		
Furniture and fixtures	7,131 08		
Other assets	16,255 10		
Total resources	\$422,646 29	Total liabilities	\$422,646 29

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. W. Waters, 34 $\frac{1}{4}$; John Andreson, 34 $\frac{1}{4}$; M. Byrne, 30; R. Gird, 229 $\frac{1}{2}$; H. L. Drew, 214 $\frac{3}{4}$; C. Kurtz, 34 $\frac{1}{4}$; Frank Hinckley, 30. Total number of shares held by the Directors is 607 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Bernardino	\$11,319 61	\$11,319 61

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino	\$76,827 02	\$195,500 00
San Diego	2,500 00	10,000 00
Totals	\$79,327 02	\$205,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
San Bernardino County warrants	\$1,315 15	\$1,315 15	\$1,315 15

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Banning Land Company	\$37,400 00	\$9,000 00	\$9,375 00
Index Publishing Company	1,000 00		
San Bernardino Artificial Stone and Improvement Company	9,250 00	925 00	1,814 00
San Bernardino Land and Building Association		1,836 70	1,864 00
Etiwanda Water Company	1,500 00	700 00	750 00
North Fork Water Company		1,350 00	6,500 00
Colton Land and Water Company	3,110 00	2,100 00	3,110 00
Arrowhead Hot Springs Hotel Company		300 00	1,250 00
Semi-Tropic Land and Water Company	9,550 00	1,775 00	4,775 00
Redlands Land Company	45,000 00	1,069 34	2,250 00
Bear Valley Land and Water Company		1,487 21	2,600 00
Farmers Exchange Bank	5,500 00	10 250 00	11,000 00
San Bernardino National Bank	6,600 00	7,507 32	6,930 00
Lytle Creek Water Company	1,700 00		2,637 00
Totals		\$38,300 57	\$55,915 00

JULY STATEMENT.

Financial Condition of the Farmers Exchange Bank of San Bernardino, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

H. L. DREW, President.

S. F. ZOMBRO, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$67,215 76	Capital paid in coin	\$50,000 00
Real estate taken for debt	15,976 88	Reserve fund	100,000 00
County warrants	255 54	Profit and loss and contingent fund	8,869 50
Loans on real estate	74,191 37	Due depositors	338,136 65
Loans on stocks, bonds, and warrants	42,141 70	Due banks and bankers	617 88
Loans on personal security	162,231 54	Dividends unpaid	2,000 00
Money on hand	40,356 39	Cashier's checks	15 00
Due from banks and bankers	77,594 76		
Furniture and fixtures	7,131 08		
Other assets	12,544 01		
Total resources	\$499,639 03	Total liabilities	\$499,639 03

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Richard Gird, 229½; John Andreson, 34½; C. Kurtz, 34½; M. Byrne, 30; N. S. McAbee, 78; Frank Hinckley, 30; H. L. Drew, 214½. Total number of shares held by the Directors is 650½ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Bernardino	\$15,976 88	\$16,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino	\$74,191 37	\$169,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value of Each Share.	Amount Loaned.	Market Value.
50 shares San Bernardino Hotel Building Association	\$100 00	\$10,000 00	{ \$4,500 00 350 00 6,900 00 1,500 00
34½ shares Savings Bank of S. Bernardino	100 00		
34½ shares Farmers Exchange Bank	100 00		
20 shares City Street Railroad	100 00		
187½ shares Banning Land Company	200 00	9,000 00	9,000 00
1,700 shares San Bernardino Artificial Stone and Improvement Company	10 00	600 00	1,700 00
210 shares North Fork Water Company	100 00	1,930 00	8,400 00
311 shares Colton Land and Water Co.	10 00	2,100 00	3,100 00
96½ shares Semi-Tropic Land and Water Company	100 00	1,775 00	2,400 00
10 shares Arrowhead Hot Springs Hotel Company		300 00	1,000 00
27½ shares Lytle Creek Water Company	100 00	750 00	4,000 00
55 shares Farmers Exchange Bank	100 00	10,250 00	11,000 00
30 shares Lagonia Water Company		3,000 00	{ 1,800 00 2,000 00
58 shares Mill Creek Land and Water Co.	100 00		
50 shares San Bernardino Land and Building Association	200 00	936 70	1,230 00
40 shares Etiwanda Water Company	100 00	1,500 00	2,000 00
Totals		\$42,141 70	\$60,880 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Farmers Exchange Bank, doing business at San Bernardino, County of San Bernardino, on the twenty-sixth day of May, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$67,215 76	Capital paid up	\$50,000 00
Other real estate	15,869 36	Reserve fund	100,000 00
Invested in stocks, bonds, and warrants	561 83	Due depositors	336,554 68
Loans and discounts	286,155 82	Due banks and bankers	1,866 56
Cash balance	41,918 34	Rents, exchange, etc.	818 81
Due from banks and bankers	65,117 10	Dividends unpaid	2,000 00
Furniture, fixtures, etc.	7,131 08	Profit and loss	326 65
Expenses, taxes, etc.	4,022 27		
Other assets	3,575 14		
Total resources	\$491,566 70	Total liabilities	\$491,566 70

BANK OF VENTURA—SAN BUENAVENTURA.

[Incorporated September 19, 1874.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

THOMAS R. BARD, President.

J. A. WALKER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,000 00	Capital paid in coin.....	\$100,000 00
Miscellaneous bonds and stocks	200 00	Reserve fund.....	49,805 87
County warrants	3,294 86	Due depositors	196,026 89
Loans on real estate.....	33,018 67	Due banks and bankers.....	1,119 32
Loans on personal security.....	209,678 58		
Money on hand.....	39,746 19		
Due from banks and bankers.....	55,013 78		
Furniture and fixtures	1,000 00		
Total resources.....	\$346,952 08	Total liabilities.....	\$346,952 08

DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: Thomas R. Bard, 100; E. P. Foster, 475; A. Bernheim, 420; L. C. McKeeby, 125; J. A. Walker, 220; Charles Williams, 30; W. S. Chaffee, 60. Total number of shares held by the Directors is 1,430 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Ventura	\$33,018 67	\$70,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
School bonds (Ventura County).....	\$200 00	\$200 00	\$200 00
Ventura County warrants.....	3,294 86	3,294 86	3,294 86
Totals	\$3,494 86	\$3,494 86	\$3,494 86

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.
Personal security.....	\$209,678 58

JULY STATEMENT.

Financial Condition of the Bank of Ventura, San Buenaventura, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

E. P. FOSTER, President.

J. A. WALKER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,000 00	Capital paid in coin	\$100,000 00
Loans on real estate	50,686 65	Profit and loss and contin-	
Loans on personal security ..	214,308 07	gent fund	56,634 38
Money on hand	13,602 02	Due depositors	168,353 41
Due from banks and bankers ..	41,338 48	Due banks and bankers	947 43
Furniture and fixtures	1,000 00		
Total resources	\$325,935 22	Total liabilities	\$325,935 22

DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: Thomas R. Bard, 100; E. P. Foster, 475; A. Bernheim, 420; L. C. McKeeby, 125; J. A. Walker, 220; Charles Williams, 30; W. S. Chaffee, 60. Total number of shares held by the Directors is 1,430 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Ventura	\$50,686 65	\$110,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.
Personal security	\$214,308 07

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Ventura, doing business at San Buenaventura, County of Ventura, on the third day of May, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,000 00	Capital paid up	\$100,000 00
Loans and discounts	240,324 76	Due depositors	160,094 10
Cash balance	25,637 67	Interest collected	192 85
Due from banks and bankers ..	42,066 33	Profit and loss	53,756 96
Furniture, fixtures, etc.	1,000 00		
Expenses, taxes, etc.	15 15		
Total resources	\$314,043 91	Total liabilities	\$314,043 91

BANK OF COMMERCE—SAN DIEGO.

[Incorporated February 27, 1888.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

JOHN LONG, President.

R. M. POWERS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$51,017 92	Capital paid in coin	\$100,000 00
Miscellaneous bonds and stocks	23,000 00	Profit and loss and contingent fund	13,924 40
Loans on personal security	84,468 07	Due depositors	127,774 40
Money on hand	58,394 80		
Due from banks and bankers	7,207 54		
Furniture and fixtures	4,179 50		
Expenses	13,430 97		
Total resources	\$241,698 80	Total liabilities	\$241,698 80

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: John Long, 260; R. M. Powers, 260; E. S. Torrance, 60; T. J. Higgins, 40; J. S. Harbison, 20; I. M. Merrill, 20; Julius C. Long, 170. Total number of shares held by the Directors is 850 shares.

JULY STATEMENT.

Financial Condition of the Bank of Commerce of San Diego, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

JOHN LONG, President.

R. M. POWERS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$51,017 92	Capital paid in coin	\$100,000 00
Real estate taken for debt	594 96	Profit and loss and contingent fund	4,994 80
Miscellaneous bonds and stocks	28,000 00	Due depositors	112,798 25
Loans on personal security	84,571 58	Due banks and bankers	6,790 86
Money on hand	50,494 00		
Due from banks and bankers	1,797 19		
Furniture and fixtures	4,179 50		
Expenses	3,928 76		
Total resources	\$224,583 91	Total liabilities	\$224,583 91

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: John Long, 310; R. M. Powers, 285; E. S. Torrance, 60; John F. Sinks, 40; G. W. Jones, 25; M. German, 10; H. P. Whitney, 5. Total number of shares held by the Directors is 735 shares.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
San Diego gas and electric light bonds...	\$28,000 00	\$28,000 00	\$28,000 00

BANK COMMISSIONERS' REPORTS TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Commerce, doing business at San Diego, County of San Diego, on the first day of February, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$51,017 92	Capital paid up.....	\$100,000 00
Other real estate.....	594 96	Due depositors	85,445 32
Invested in stocks, bonds, and warrants.....	23,000 00	Interest collected.....	854 65
Loans and discounts	51,401 49		
Cash balance	37,221 10		
Due from banks and bankers	9,392 83		
Furniture, fixtures, etc.....	4,179 50		
Expenses, taxes, etc.....	2,205 03		
Other assets (overdrafts).....	7,287 14		
Total resources.....	\$186,299 97	Total liabilities.....	\$186,299 97

Statement showing the Financial Condition of the Bank of Commerce, doing business at San Diego, County of San Diego, on the thirty-first day of May, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$51,017 92	Capital paid up.....	\$100,000 00
Other real estate.....	594 96	Due depositors	108,412 19
Invested in stocks, bonds, and warrants.....	23,000 00	Interest collected.....	3,021 14
Loans and discounts	85,652 16		
Cash balance	27,408 89		
Due from banks and bankers	16,112 27		
Furniture, fixtures, etc.....	4,179 50		
Expenses, taxes, etc.....	3,467 63		
Total resources.....	\$211,433 33	Total liabilities.....	\$211,433 33

AMERICAN BANK AND TRUST COMPANY—SAN FRANCISCO.

[Incorporated December 8, 1887.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

JOHN R. SIMS, President.

JAS. J. FAGAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$18,882 01	Capital paid in coin	\$100,000 00
Loans on stocks, bonds, and warrants	9,025 03	Reserve fund	15,000 00
Loans on personal security	302,780 00	Profit and loss and contingent fund	551 44
Money on hand	72,859 47	Due depositors	263,865 95
Due from banks and bankers	3,138 11	Due banks and bankers	29,485 54
Furniture and fixtures	2,218 31		
Total resources	\$408,902 93	Total liabilities	\$408,902 93

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: John R. Sims, 50; Abner Doble, 50; David Kerr, 50; O. D. Baldwin, 60; John W. Farren, 50; James A. Waymire, 45; S. A. Marshall, 489. Total number of shares held by the Directors is 794 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$15,882 01	\$30,000 00
Siskiyou	3,000 00	7,200 00
Totals	\$18,882 01	\$37,200 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Mutual Savings Fund, Loan, and Building Association		\$5,750 03	\$9,929 95
Bank of Alameda	\$2,000 00	1,275 00	2,000 00
Pacific Investment Association of San Francisco	2,800 00	2,000 00	2,800 00
Totals		\$9,025 03	\$14,729 95

JULY STATEMENT.

Financial Condition of the American Bank and Trust Company of San Francisco, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

S. A. MARSHALL, President.

JAS. J. FAGAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on stocks, bonds, and warrants	\$5,000 00	Capital paid in coin	\$211,000 00
Loans on other securities (grain, etc.)	31,195 91	Profit and loss and contingent fund	9,815 80
Loans on personal security	287,551 68	Due depositors	246,794 79
Money on hand	107,185 78	Dividends unpaid	270 00
Due from banks and bankers	28,880 84		
Furniture and fixtures	2,225 81		
Expenses	5,687 57		
Taxes	153 00		
Total resources	\$467,880 59	Total liabilities	\$467,880 59

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$211,000; amount paid in coin is \$211,000. The total number of shares of stock issued is 2,110 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. A. Marshall, 579; Abner Doble, 60; David Kerr, 60; O. D. Baldwin, 71; John W. Farren, 60; John R. Sims, 60; F. L. Turpin, 55. Total number of shares held by the Directors is 945 shares.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Poso Irrigation District	\$10,000 00	\$5,000 00	\$9,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.
Sundries	\$31,195 91

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the American Bank and Trust Company, doing business at San Francisco, County of San Francisco, on the fifth day of August, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts	\$309,860 51	Capital paid up	\$100,000 00
Cash balance	54,034 97	Reserve fund	9,500 00
Due from banks and bankers	5,489 55	Due depositors	258,625 06
Furniture, fixtures, etc.	2,191 31	Due banks and bankers	950 71
Expenses, taxes, etc.	1,217 98	Interest collected	3,165 83
		Rents, exchange, etc.	142 40
		Profit and loss	420 32
Total resources	\$372,804 32	Total liabilities	\$372,804 32

SAN FRANCISCO BRANCH OF THE ANGLO-CALIFORNIAN BANK (LIMITED).

[Incorporated April 5, 1873.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

IGNATZ STEINHART, Manager.

P. N. LILIENTHAL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$83,856 86	Due head office	\$5,135,195 39
Real estate taken for debt ..	59,201 00	Profit and loss and con-	
United States bonds	3,810 00	tigent fund	200,271 73
Miscellaneous bonds and		Due depositors	3,246,384 73
stocks	8,645 00	Due banks and bankers	847,959 17
Loans on real estate	361,235 00	Other liabilities	89,893 35
Loans on stocks, bonds, and			
warrants	330,376 62		
Loans on other securities			
(grain, etc.)	441,863 02		
Loans on personal security ..	2,943,683 57		
Money on hand	1,672,076 39		
Due from banks and bankers ..	1,478,602 34		
Furniture and fixtures	8,777 97		
Due on letters of credit	999,398 20		
Bullion on hand and in			
transit	1,111,694 54		
Other assets	16,483 86		
Total resources	\$9,519,704 37	Total liabilities	\$9,519,704 37

DETAILS.

The amount of capital stock is \$6,000,000; amount subscribed is \$3,000,000; amount paid in coin is \$1,501,500. The total number of shares of stock issued is 30,000 common and 600 deferred; the amount paid on each share of stock is \$50.

The names of the Directors are as follows: Isaac Seligman, E. H. Lushington, H. H. Fowler, I. S. Montefiore, I. Simon. The books are kept in the head office, London, and we are unable to state the number of shares held by Directors.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco, Lassen, Fresno, and State of Washington.	\$59,201 00	\$100,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco, Alameda, Sonoma, San Mateo, Marin, San Luis Obispo..	\$361,235 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.
Represented by United States bonds and Spring Valley bonds	\$12,455 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.
Represented by various shares, bonds, and other certificates.....	\$330,376 62

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.
Warehouse receipts, etc.	\$441,863 02

JULY STATEMENT.

Financial Condition of the San Francisco Branch of the Anglo-Californian Bank (Limited), on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

IGNATZ STEINHART, Manager.

P. N. LILIENTHAL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$82,639 79	Due head office, London ..	\$3,338,636 85
Real estate taken for debt..	13,201 00	Profit and loss and contin-	
United States bonds	5,445 00	gent fund	174,599 67
Loans on real estate	322,055 13	Due depositors	3,650,067 27
Loans on stocks, bonds, and		Due banks and bankers ..	776,989 51
warrants	228,596 77	Other liabilities	31,816 05
Loans on other securities			
(grain, etc.)	402,394 97		
Loans on personal security..	3,133,225 66		
Money on hand	1,992,576 68		
Due from banks and bankers	528,907 36		
Furniture and fixtures	8,842 47		
Bullion on hand and in			
transit	855,461 27		
Other assets	55,472 68		
Due on account of letters of			
credit	343,290 57		
Total resources.....	\$7,972,109 35	Total liabilities.....	\$7,972,109 35

DETAILS.

The amount of authorized capital stock is \$6,000,000; amount subscribed is \$3,000,000; amount paid in coin is \$1,501,500. The total number of shares of stock issued is 29,970 ordinary shares, at £10, paid, and 600 deferred shares, at £1, paid up. All these amounts figured at \$5 per pound sterling.

The names of the Directors, and number of shares of stock held by each, are as follows: Isaac Seligman, 154; E. H. Lushington, 100; H. H. Fowler, 50; I. S. Montefiore, 100; I. Simon, 220. All of London, England.

According to the last returns received from our London office, where the certificate books are kept.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Real estate in San Francisco, Fresno, and Lassen Counties, and in the State of Washington	\$13,201 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Real estate in San Francisco, Alameda, Contra Costa, San Mateo, Santa Barbara, San Luis Obispo, Fresno, Shasta, and San Joaquin Counties.	\$322,055 13

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds	\$4,500 00	\$5,445 00	\$5,445 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Total Value.
Represented by various shares in corporations, sundry bonds, and warrants, and foreign stocks (worth fully the amount advanced thereon)..	\$228,596 77

AMOUNT LOANED ON OTHER SECURITIES.

Description or Class of Securities.	Amount Loaned.
Warehouse receipts, bills of lading, bank certificates of deposit, Savings Bank books, etc., gold dust (fully worth the amount loaned thereon)..	\$402,394 97

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Anglo-Californian Bank (Limited), doing business at San Francisco, County of San Francisco, on the twenty-sixth day of September, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$84,986 43	Due head office, including reserve fund.....	\$5,087,982 62
Other real estate.....	59,300 17	Due depositors	4,295,359 40
Invested in stocks, bonds, and warrants	16,833 41	Due banks and bankers.....	93,157 39
Loans and discounts	4,683,982 81	Interest collected.....	55,518 72
Cash balance	2,346,144 41	Rents, exchange, etc.....	79,492 60
Due from banks and bankers	1,810,455 49	Dividends unpaid	2,234 40
Furniture, fixtures, etc.	9,003 04	Other liabilities.....	41,248 39
Expenses, taxes, etc.	21,792 56		
Other assets	86,032 01		
Due on letters of credit	428,743 79		
Bullion and Mexican dollars	107,769 40		
Total resources.....	\$9,654,993 52	Total liabilities.....	\$9,654,993 52

BANK OF CALIFORNIA—SAN FRANCISCO.

[Incorporated June —, 1864.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

WILLIAM ALVORD, President.

THOMAS BROWN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$250,000 00	Capital paid in coin	\$3,000,000 00
Real estate taken for debt ..	444,522 35	Reserve fund	1,000,000 00
Miscellaneous bonds and stocks	772,018 60	Profit and loss and contingent fund	1,951,466 08
Loans on real estate	680,894 38	Due depositors	7,504,297 39
Loans on stocks, bonds, and warrants	1,493,942 00	Due banks and bankers	332,093 95
Loans on other securities (grain, etc.)	1,080,918 25	Dividends unpaid	3,210 00
Loans on personal security ..	5,446,506 79	Other liabilities	25,000 00
Money on hand	1,180,386 02		
Due from banks and bankers ..	2,436,258 41		
Other assets	50,620 62		
Total resources	\$13,816,067 42	Total liabilities	\$13,816,067 42

DETAILS.

The amount of capital stock is \$3,000,000; amount subscribed is \$3,000,000; amount paid in coin is \$3,000,000. The total number of shares of stock issued is 30,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: William Alvord, 152; Antonie Borel, 200; Adam Grant, 300; A. K. P. Harmon, 100; H. H. Hewlett, 300; Meyer Lewis, 700; Jerome Lincoln, 100; Charles Mayne, 205; F. G. Newlands, 160; F. W. Sharon, 160; J. C. Wilmerding, 110. Total number of shares held by the Directors is 2,487 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Amador	\$9,259 72	\$2,000,000 00
Alameda	8,108 29	
Fresno, Merced, Kern, and Tulare	123,990 17	
Mono	10,000 00	
San Francisco	253,267 01	
San Mateo	39,897 16	
Totals	\$444,522 35	\$2,000,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$3,000 00	\$1,000,000 00
Fresno	270,174 73	
Humboldt	25,000 00	
Marin	5,000 00	
Merced	38,964 32	
Napa	65,815 60	
San Bernardino	60,000 00	
San Francisco	154,000 00	
Tulare	35,000 00	
Arizona Territory	919 63	
Chicago, Illinois	23,020 10	
Totals	\$680,894 38	\$1,000,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
German and Dutch consols	\$500,000 00	\$850,000 00
Los Angeles Cable Railroad bonds	150,000 00	
Arizona Territory bonds	35,000 00	
Los Angeles Court House bonds	50,000 00	
Phoenix bonds	5,000 00	
San Joaquin and Kings River Canal and Irrigation Co. stock, San Jacinto Tin Co., Vulcan Powder, and Napa Valley Wine Co. stocks	32,018 60	\$850,000 00
Totals	\$772,018 60	

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Spring Valley Water Co. stock and bonds, Contra Costa Water Co. bonds, Los Angeles Cable Railroad Co. bonds, Geary Street, Sutter Street, Market Street Railroad Co., and other city stocks and bonds	\$1,459,576 48 34,365 52	\$2,000,000 00
Stock of incorporated mining companies		
Totals	\$1,493,942 00	\$2,000,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts, grain, merchandise, assignment of contracts, collateral notes, etc.	\$1,080,918 25	\$1,250,000 00

JULY STATEMENT.

Financial Condition of the Bank of California, San Francisco, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

WM. ALVORD, President.

THOS. BROWN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$250,000 00	Capital paid in coin	\$3,000,000 00
Real estate taken for debt	446,205 08	Reserve fund	1,000,000 00
Miscellaneous bonds and stocks	763,503 05	Profit and loss and contingent fund	2,091,568 76
Loans on real estate	574,008 67	Due depositors	9,606,659 51
Loans on stocks, bonds, and warrants	1,823,636 53	Due banks and bankers	159,206 55
Loans on other securities (grain, etc.)	1,289,166 44	Dividends unpaid	2,982 00
Loans on personal security	5,418,236 42	Other liabilities	2,500 00
Money on hand	2,714,167 83		
Due from banks and bankers	2,550,679 44		
Other assets	33,313 36		
Total resources	\$15,862,916 82	Total liabilities	\$15,862,916 82

DETAILS.

The amount of capital stock is \$3,000,000; amount subscribed is \$3,000,000; amount paid in coin is \$3,000,000. The total number of shares of stock issued is 30,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Alvord, 152; Antoine Borel, 200; Adam Grant, 300; A. K. P. Harmon, 100; H. H. Hewlett, 300; Meyer Lewis, 500; Jerome Lincoln, 100; Chas. Mayne, 205; F. G. Newlands, 160; F. W. Sharon, 160; J. C. Wilmerding, 160. Total number of shares held by the Directors is 2,337 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Amador	\$9,259 72	\$2,000,000 00
Alameda	8,240 90	
Fresno, Merced, Kern, and Tulare	159,984 62	
Mono	10,000 00	
San Francisco	218,822 68	
San Mateo	39,897 16	
Totals	\$446,205 08	\$2,000,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno	\$135,250 00	\$1,000,000 00
Merced	44,750 53	
Mendocino	20,000 00	
Marin	5,000 00	
Napa	65,815 60	
San Bernardino	60,000 00	
San Francisco and Humboldt	191,133 38	
Tulare	28,000 00	
Cook County, Ill.	21,059 16	
San Mateo	3,000 00	
Totals	\$574,008 67	\$1,000,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
German and Dutch consols	\$500,000 00	\$800,000 00
Los Angeles Cable Railroad bonds	139,500 00	
Arizona Territory bonds	35,000 00	
Los Angeles Court House bonds	50,000 00	
City of Phoenix, Arizona, bonds	5,000 00	
San Joaquin and Kings River Canal and Irrigation Company, San Jacinto Tin Company, Vulcan Powder Company, and Napa Valley Wine Company stocks	34,003 05	
Totals	\$763,503 05	\$800,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Spring Valley Water Company stock and bonds, Contra Costa County Water stock, and Los Angeles Cable Railroad and other bonds; Geary, Sutter, and Market Street Railroad Companies stocks, and other city stocks and bonds	\$1,699,249 74	\$2,250,000 00
Mining stocks	124,386 79	
Totals	\$1,823,636 53	\$2,250,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain and merchandise; assignment of contracts, collateral notes, etc.	\$1,289,166 44	\$1,500,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of California, doing business at San Francisco, County of San Francisco, on the seventh day of August, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$250,000 00	Capital paid up	\$3,000,000 00
Other real estate	511,857 96	Reserve fund	1,000,000 00
Invested in stocks, bonds, and warrants	764,037 69	Due depositors	9,441,365 43
Loans and discounts	9,098,672 73	Due banks and bankers	937,186 77
Cash balance	3,212,227 45	Interest collected	3,194 53
Due from banks and bankers	2,362,664 63	Profit and loss	1,804,958 57
Exchange	971 02	Other liabilities	43,701 42
Expenses, taxes, etc.	444 14		
Other assets	29,471 10		
Total resources	\$16,230,346 72	Total liabilities	\$16,230,346 72

SAN FRANCISCO BRANCH OF THE BANK OF BRITISH COLUMBIA.

[Incorporated by Royal Charter, 1862.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

WALTER POWELL, Manager.

WALTER YOUNG, Accountant.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$71,857 13	Due depositors	\$991,575 08
Loans on stocks, bonds, and warrants	251,765 51	Due banks and bankers	54,166 11
Loans on other securities (grain, etc.)	1,214,424 24	Due head office of this bank	2,483,171 50
Loans on personal security	1,589,515 18		
Money on hand	389,069 98		
Due from banks and bankers	12,280 65		
Total resources	\$3,528,912 69	Total liabilities	\$3,528,912 69

DETAILS.

The amount of capital stock is £500,000; amount subscribed is £500,000; amount paid in coin is £500,000. The total number of shares of stock issued is 25,000 shares; the amount paid on each share of stock is £20.

The names of the Directors are as follows: Robert Gillespie, Chairman; Eden Colville, Deputy Chairman; James Anderson, J. E. Gillespie, Sir Charles Tupper, K. C. M. G., H. E. Ransom. The number of shares held by Directors is unknown to deponents.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Miscellaneous stocks and bonds	\$251,765 51	\$375,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts and bills of lading for sundry staples of produce and manufacture	\$1,214,424 24	\$1,700,000 00

JULY STATEMENT.

Financial Condition of the San Francisco Branch of the Bank of British Columbia, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

WALTER POWELL, Manager.

WALTER YOUNG, Accountant.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$76,203 03	Due depositors	\$1,123,172 98
Loans on stocks, bonds, and warrants	408,095 52	Due banks and bankers.....	18,026 95
Loans on other securities (grain, etc.).....	747,846 52	Due head office of this bank	2,164,993 42
Loans on personal security.....	1,368,371 45		
Money on hand.....	619,081 30		
Due from banks and bankers	86,595 53		
Total resources	\$3,306,193 35	Total liabilities.....	\$3,306,193 35

DETAILS.

The amount of capital stock is £600,000; amount subscribed is £600,000; amount paid in coin is £600,000. The total number of shares of stock issued is 30,000 shares; the amount paid on each share of stock is £20.

The names of the Directors are as follows: Robert Gillespie, Chairman; Eden Colville, Deputy Chairman; James Anderson, Thos. G. Gillespie, Sir Charles Tupper, K. C. M. G., H. E. Ransom. The number of shares held by Directors is unknown to deponents.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Miscellaneous stocks and bonds.....	\$408,095 52	\$580,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts and bills of lading for sundry staples of produce and manufacture	\$747,846 52	\$960,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of British Columbia, doing business at San Francisco, County of San Francisco, on the fourth day of February, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$71,857 13	Due head office.....	\$2,008,345 91
Loans and discounts	2,648,685 06	Due depositors	856,987 03
Cash balance	303,395 71	Due banks and bankers	141,725 50
Due from banks and bankers	13,973 20	Profit and loss	33,778 34
Expenses	2,925 68		
Total resources	\$3,040,836 78	Total liabilities.....	\$3,040,836 78

AGENCY OF THE BANK OF BRITISH NORTH AMERICA— SAN FRANCISCO.

[Incorporated by Royal Charter, 1840.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

WM. LAWSON, Agent.

J. C. WELSH, Agent.

Resources.	Amount.	Liabilities.	Amount.
Loans on stocks, bonds, and warrants	\$384,047 83	Due head office in London ..	\$834,876 90
Loans on other securities (grain, etc.)	508,404 04	Due depositors	503,981 24
Loans on personal security ..	390,280 08	Due banks and bankers	224,673 56
Money on hand	283,793 66	Other liabilities	2,993 91
Total resources	\$1,566,525 61	Total liabilities	\$1,566,525 61

DETAILS.

The amount of capital stock is \$4,866,500; amount subscribed is \$4,866,500; amount paid in coin is \$4,866,500. The total number of shares of stock issued is 20,000 shares; the amount paid on each share of stock is \$243 33.

The names of the Directors are as follows: J. H. Brodie, J. J. Cater, H. R. Farrer, R. H. Glyn, E. A. Hoare, H. J. B. Kendall, J. J. Kingsford, Fred. Lubbock, G. D. Whatman, J. Murray Robertson.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Railroad bonds, United States bonds, county bonds, waterworks bonds, State warrants, gas, street railroad, and other stocks	\$466,467 00	\$384,047 83	\$608,304 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts and bills of lading for merchandise ..	\$508,404 04	\$612,280 65

JULY STATEMENT.

Financial Condition of the Agency of the Bank of British North America, San Francisco, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

WM. LAWSON, Agent.

J. C. WELSH, Agent.

Resources.	Amount.	Liabilities.	Amount.
Loans on stocks, bonds, and warrants	\$287,698 32	Due head office in London	\$556,973 68
Loans on other securities (grain, etc.)	256,428 39	Due depositors	572,815 63
Loans on personal security	540,756 14	Due banks and bankers	220,746 08
Money on hand	269,153 89	Other liabilities	3,501 35
Total resources	\$1,354,036 74	Total liabilities	\$1,354,036 74

DETAILS.

The amount of capital stock is £1,000,000 sterling; amount subscribed is £1,000,000 sterling; amount paid in coin is £1,000,000 sterling. The total number of shares of stock issued is 20,000 shares; the amount paid on each share of stock is £50 sterling.

The names of the Directors are as follows: J. H. Brodie, J. J. Cater, G. Farrer, R. H. Glyn, E. A. Hoare, H. J. B. Kendall, J. J. Kingsford, F. Lubbock, G. D. Whatman.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Railroad bonds, United States coupons, county bonds, water company bonds, gas stock, etc.	\$485,666 00	\$287,698 32	\$514,250 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts and bills of lading for merchandise ..	\$256,428 39	\$293,836 02

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of British North America, doing business at San Francisco, County of San Francisco, on the tenth day of February, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts	\$1,231,983 66	Due head office	\$769,337 77
Cash balance	280,850 82	Due depositors	736,043 20
Due from banks and bankers	3,327 23	Interest collected	8,387 68
Expenses, taxes, etc.	4,670 37	Rents, exchange, etc.	7,063 43
Total resources	\$1,520,832 08	Total liabilities	\$1,520,832 08

CALIFORNIA SAFE DEPOSIT AND TRUST COMPANY—SAN FRANCISCO.

[Incorporated April 24, 1882.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

J. D. FRY, President.

J. M. SHOTWELL, Treasurer and Manager.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$800,000 00	Capital paid in coin	\$1,000,000 00
Miscellaneous bonds and stocks	35,660 99	Profit and loss and contingent fund	47,565 83
Loans on stocks, bonds, and warrants	371,336 25	Due depositors	271,686 85
Loans on other securities (corporation notes, etc.) ..	53,501 75	Dividends unpaid	940 50
Overdrafts secured (solvent) ..	8,284 72	Other liabilities	3,448 45
Money on hand	51,857 54		
Due from banks and bankers ..	420 35		
Other assets	2,580 03		
Total resources	\$1,323,641 63	Total liabilities	\$1,323,641 63

DETAILS.

The amount of capital stock is \$2,000,000; amount subscribed is \$2,000,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 20,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. D. Fry, 100; I. G. Wickersham, 805; F. H. Woods, 460; James Treadwell, 1,041; Henry Williams, 1,200; George L. Bradley, 276; A. D. Sharon, 155; Charles Main, 230; Samuel Davis, 100; Thomas R. Hayes, 100; J. M. Shotwell, 100. Total number of shares held by the Directors is 4,567 shares.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Presidio and Ferries Railroad stock	\$60,000 00	\$29,547 64	\$23,500 00
Contra Costa Water Company's bonds	6,000 00	6,113 35	6,120 00
Totals	\$66,000 00	\$35,660 99	\$29,620 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Miscellaneous stocks and bonds	\$725,000 00	\$371,336 25	\$495,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.
Notes of corporations, etc.	\$53,501 75

JULY STATEMENT.

Financial Condition of the California Safe Deposit and Trust Company, San Francisco, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

J. D. FRY, President.

S. P. YOUNG, Treasurer and Manager.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$800,000 00	Capital paid in coin	\$1,000,000 00
Miscellaneous bonds and stocks	35,660 99	Profit and loss and contingent fund	48,669 77
Loans on stocks, bonds, and warrants	278,643 75	Due depositors	179,701 95
Loans on other securities (corporation notes, etc.) ..	33,847 36	Dividends unpaid	792 00
Loans on personal security ..	19,858 82	Other liabilities	4,675 10
Money on hand	62,799 97		
Due from banks and bankers ..	1,446 91		
Other assets	1,581 02		
Total resources	\$1,233,838 82	Total liabilities	\$1,233,838 82

DETAILS.

The amount of capital stock is \$2,000,000; amount subscribed is \$2,000,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 20,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. D. Fry, 100; I. G. Wickersham, 205; F. H. Woods, 415; James Treadwell, 1,041; Henry Williams, 1,200; George L. Bradley, 251; A. D. Sharon, 155; Charles Main, 230; Samuel Davis, 200; Thomas L. Hayes, 100; J. M. Shotwell, 100. Total number of shares held by the Directors is 3,997 shares.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Presidio and Ferries Railroad stock	\$60,000 00	\$29,517 64	\$21,000 00
Contra Costa Water Co.'s bonds	6,000 00	6,113 35	6,080 00
Totals	\$66,000 00	\$35,660 99	\$27,080 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Miscellaneous stocks and bonds	\$634,500 00	\$278,643 75	\$385,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.
Notes of corporations, etc.	\$33,847 36

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the California Safe Deposit and Trust Company, doing business at San Francisco, County of San Francisco, on the eleventh day of November, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises (Safe Deposit building).....	\$800,000 00	Capital paid up.....	\$933,795 00
Invested in stocks, bonds, and warrants.....	35,660 99	Due depositors.....	396,837 76
Loans and discounts.....	426,816 36	Interest collected.....	2,182 22
Cash balance.....	114,984 44	Rents, exchange, etc.....	8,719 84
Due from banks and bankers.....	796 41	Dividends unpaid.....	2,015 25
Expenses, taxes, etc.....	982 39	Profit and loss.....	31,519 02
Other assets.....	712 00	Other liabilities.....	4,883 50
Total resources.....	\$1,379,952 59	Total liabilities.....	\$1,379,952 59

GRANGERS BANK OF CALIFORNIA—SAN FRANCISCO.

[Incorporated April 27, 1874.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

A. D. LOGAN, President.

A. MONTELLIER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$38,057 81	Capital paid in coin.....	\$752,500 00
Loans on real estate.....	262,942 11	Reserve fund.....	54,263 76
Loans on stocks, bonds, and warrants.....	63,816 00	Due depositors.....	791,842 22
Loans on other securities (grain, etc.).....	1,851,605 74	Due banks and bankers.....	1,111,580 13
Loans on personal security.....	361,144 20	Dividends (undivided profits).....	52,255 35
Money on hand.....	172,971 00		
Due from banks and bankers.....	4,404 60		
Furniture and fixtures (improvements).....	7,500 00		
Total resources.....	\$2,762,441 46	Total liabilities.....	\$2,762,441 46

DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$700,000 (fully paid up, \$52,500). The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$70 (1,750 shares paid in full).

The names of the Directors, and number of shares of stock held by each, are as follows: A. D. Logan, 2,263; H. J. Lewelling, 50; Uriah Wood, 266; Seneca Ewer, 100; Daniel Meyer, 50; C. J. Cressey, 45; T. E. Tynan, 26; T. McConnell, 120; H. M. La Rue, 37; J. C. Steele, 174; J. H. Gardiner, 53. Total number of shares held by the Directors is 3,184 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa.....	\$22,290 18	\$25,000 00
Monterey.....	7,000 00	8,000 00
Alameda.....	2,914 20	3,000 00
San Joaquin.....	5,853 43	6,000 00
Totals.....	\$38,057 81	\$42,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte	\$106,300 00	\$220,000 00
Colusa	25,000 00	50,000 00
Fresno	31,642 11	60,000 00
Monterey	5,000 00	15,000 00
Solano	25,000 00	45,000 00
Stanislaus	35,000 00	75,000 00
Tulare	25,000 00	40,000 00
Tehama	10,000 00	25,000 00
Totals	\$262,942 11	\$530,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank and corporate association stocks ..	\$100,000 00	\$63,816 00	\$110,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat, barley, and other grains held under warehouse receipts	\$1,796,000 00	\$2,400,000 00
Grain sacks, general produce, and merchandise	55,605 74	100,000 00
Totals	\$1,851,605 74	\$2,500,000 00

JULY STATEMENT.

Financial Condition of the Grangers Bank of California, San Francisco, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

A. D. LOGAN, President.

A. MONTELLIER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt ..	\$32,085 04	Capital paid in coin	\$761,050 00
Loans on real estate	205,525 00	Reserve fund	54,263 76
Loans on stocks, bonds, and warrants	76,525 00	Due depositors	602,855 29
Loans on other securities (grain, etc.)	665,715 41	Due banks and bankers	370,086 98
Loans on personal security ..	653,249 33	Dividends unpaid	1,430 60
Money on hand	156,487 36	Other liabilities (interest collected)	34,651 84
Due from banks and bankers ..	11,575 40		
Furniture and fixtures	7,500 00		
Expenses	13,497 71		
Taxes	1,377 57		
Other assets	800 65		
Total resources	\$1,824,338 47	Total liabilities	\$1,824,338 47

DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$700,000 (full paid, \$61,050). The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$70 (2,035 shares paid in full).

The names of the Directors, and number of shares of stock held by each, are as follows: A. D. Logan, 2,263; H. J. Lewelling, 50; Uriah Wood, 266; Seneca Ewer, 100; Daniel Meyer, 50; C. J. Cressey, 45; T. E. Tynan, 26; Thomas McConnell, 120; H. M. La Rue, 37; J. C. Steele, 174; J. H. Gardiner, 53. Total number of shares held by the Directors 3,184 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa	\$18,338 86	\$25,000 00
Monterey	5,347 75	8,000 00
Alameda	2,770 00	3,500 00
San Joaquin	5,628 43	6,000 00
Totals.....	\$32,085 04	\$42,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte	\$92,000 00	\$200,000 00
Colusa	10,125 00	30,000 00
Fresno	20,000 00	40,000 00
Monterey	3,900 00	15,000 00
Solano	2,500 00	10,000 00
Merced	43,000 00	100,000 00
Tulare	34,000 00	60,000 00
Totals.....	\$205,525 00	\$455,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stock, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank and corporate association stocks ..	\$100,000 00	\$76,525 00	\$110,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat, barley, and other grain, held under warehouse receipts	\$640,000 00	\$1,000,000 00
Grain sacks, flour, general produce, and merchandise.....	25,715 41	60,000 00
Totals.....	\$665,715 41	\$1,060,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Grangers Bank of California, doing business at San Francisco, County of San Francisco, on the twenty-ninth day of August, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$157,942 55	Capital paid up	\$749,500 00
Invested in stocks, bonds, and warrants	7,549 00	Reserve fund	45,557 23
Loans and discounts	1,770,911 47	Due depositors	592,184 05
Cash balance	94,127 63	Due banks and bankers	655,657 28
Due from banks and bankers	24,780 44	Interest collected	39,339 78
Furniture, fixtures, etc.	8,000 00	Rents, exchange, etc.	1,119 30
Expenses, taxes, etc.	19,625 08		
Other assets	421 47		
Total resources	\$2,083,357 64	Total liabilities	\$2,083,357 64

SAN FRANCISCO BRANCH OF THE LONDON AND SAN FRANCISCO BANK (LIMITED).

[Established 1865. Reincorporated September 13, 1880.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

ARTHUR SCRIVENER, Manager.

WILLIAM STEEL, Assistant Manager.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt ..	\$2,648 25	Reserve fund is held in London and amounts to £63,000 sterling.	
Loans on real estate	127,703 35	Profit and loss and contingent fund	\$45,560 57
Loans on stocks, bonds, and warrants	777,643 52	Due depositors	1,043,537 32
Loans on other securities (grain, etc.)	562,730 67	Due banks and bankers	25,902 53
Loans on personal security ..	1,834,119 31	Due head office	3,643,357 79
Money on hand	734,138 72	Miscellaneous	57,468 31
Due from banks and bankers ..	498,435 66		
Expenses	19,994 74		
Taxes	6,354 60		
Other assets	252,147 70		
Total resources	\$4,815,916 52	Total liabilities	\$4,815,916 52

DETAILS.

The amount of capital stock of the bank of which this is a branch is £420,000 sterling; amount subscribed is £420,000 sterling; amount paid in coin is £420,000 sterling. The total number of shares of stock issued is 60,000 shares; the amount paid on each share of stock is £7 sterling.

The names of the Directors, and number of shares of stock held by each, are as follows: George William Campbell, 150; Henry Goschen, 150; Charles Hemery, 1,000; William Newbold, 150; Robert Davie Peebles, 700; Robert Ryrie, 450; Norman Dunning Rideout, 150. Total number of shares held by the Directors is 2,750 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda.....	\$2,648 25	\$2,700 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco.....	\$45,000 00
Santa Clara.....	37,500 00
Alameda.....	10,886 28
Santa Cruz.....	21,327 10
Sacramento.....	4,300 00
Merced.....	1,800 00
Kitsap County, Washington.....	6,889 97
Total.....	\$127,703 35

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Miscellaneous stocks (not mining st'ks).....		\$712,742 59	\$1,089,193 00
Bonds.....	\$62,600 00	45,110 35	60,440 00
Warrants.....	20,040 46	19,790 58	20,040 46
Totals.....		\$777,643 52	\$1,169,673 46

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Bills of lading.....	\$4,123 87	\$26,305 60
Warehouse receipts.....	135,609 48	170,645 16
Grain in warehouse.....	139,233 47	171,279 51
Deposit of other notes as collateral security.....	277,663 85	344,944 26
Life policies.....	5,500 00	7,000 00
Savings bank passbook.....	600 00	645 52
Totals.....	\$562,730 67	\$720,820 05

JULY STATEMENT.

Financial Condition of the San Francisco Branch of the London and San Francisco Bank (Limited) of London, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

WILLIAM STEEL, Assistant Manager.

GUSTAV FRIEDERICH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$2,576 25	Profit and loss and contingent fund.....	\$54,600 57
Loans on real estate.....	97,332 72	Due depositors.....	997,354 51
Loans on stocks, bonds, and warrants.....	580,187 07	Due banks and bankers.....	155,775 59
Loans on other securities (grain, etc.).....	595,187 74	Due our head office.....	3,318,178 72
Loans on personal security.....	1,760,368 99	Miscellaneous.....	46,423 54
Money on hand.....	755,548 55		
Due from banks and bankers.....	554,402 17		
Expenses.....	18,896 22		
Taxes.....	2,419 20		
Other assets.....	205,414 02		
Total resources.....	\$4,572,332 93	Total liabilities.....	\$4,572,332 93

DETAILS.

The amount of capital stock of the bank of which this is a branch is £420,000; amount subscribed is £420,000; amount paid in coin is £420,000. The total number of shares of stock issued is 60,000 shares; the amount paid on each share of stock is £7.

The names of the Directors, and number of shares of stock held by each, are as follows: George William Campbell, 150; Henry Goschen, 150; Charles Hemery, 1,000; William Newbold, 150; Robert Davie Peebles, 700; Norman Dunning Rideout, 150; Robert Rylie, 450. Total number of shares held by the Directors is 2,750 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda.....	\$2,576 25	\$2,700 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco.....	\$25,000 00
Santa Clara.....	37,500 00
Merced.....	1,800 00
Kitsap County, Washington.....	6,889 97
Santa Cruz.....	21,327 10
Alameda.....	4,815 65
Total.....	\$97,332 72

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Miscellaneous stocks (not mining stocks)		\$531,687 79	\$836,219 50
Bonds.....	\$67,600 00	46,869 87	65,190 00
Warrants.....		1,629 41	4,567 49
Totals.....		\$580,187 07	\$905,976 99

• AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts	\$269,781 89	\$337,359 65
Deposit of other notes as collateral security	320,405 85	457,053 52
Life policies	5,000 00	5,500 00
Totals	\$595,187 74	\$799,913 17

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the London and San Francisco Bank (Limited), doing business at San Francisco, County of San Francisco, on the twenty-fifth day of September, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$2,684 25	Due head office	\$3,879,471 48
Invested in stocks, bonds, and warrants	40,000 00	Reserve fund in San Francisco	45,560 57
Loans and discounts	3,720,081 11	Due depositors	1,339,557 03
Cash balance	725,827 94	Due banks and bankers	45,835 68
Due from banks and bankers	625,611 75	Interest collected	38,203 23
Expenses, taxes, etc.	42,269 22	Profit and loss	44 65
Other assets	6,748 05	Other liabilities	39,715 74
Drafts accepted under letters of credit	225,166 06		
Total resources	\$5,388,388 38	Total liabilities	\$5,388,388 38

LONDON, PARIS, AND AMERICAN BANK (LIMITED)—SAN FRANCISCO.

[Incorporated in London, January 9, 1884.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

EUGENE MEYER, Manager.

CHAS. ALTSCHUL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks	\$74,375 00	Due head office	\$4,609,566 42
Loans on real estate	232,763 37	Due depositors	1,918,911 40
Loans on stocks, bonds, and warrants	244,358 04	Due banks and bankers	193,319 76
Loans on other securities (grain, etc.)	898,530 18	Other liabilities	43,987 13
Loans on personal security	3,299,505 71		
Due on letters of credit	550,809 65		
Money on hand	998,600 95		
Due from banks and bankers	393,169 90		
Other assets	73,671 91		
Total resources	\$6,765,784 71	Total liabilities	\$6,765,784 71

DETAILS.

The amount of capital stock is \$2,500,000; amount subscribed is \$2,500,000; amount paid in coin is \$2,000,000. The total number of shares of stock issued is 25,000 shares; the amount paid on each share of stock is \$80.

The names of the Directors, and number of shares of stock held by each, are as follows: W. Paterson, 126; James Whittall, 100; S. L. Simon, 92; S. Lazard, 2,654; Elie Lazard, 2,000. Total number of shares held by the Directors is 4,972 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$7,000 00	\$308,850 00
Fresno	22,463 37	
Colusa	86,000 00	
Monterey	2,000 00	
Merced	2,000 00	
San Francisco	51,000 00	
Santa Barbara	5,300 00	
San Mateo	22,000 00	
Sonoma	9,000 00	
Stanislaus	6,000 00	\$308,850 00
Yolo	20,000 00	
Totals	\$232,763 37	

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Bonds of cities of the Pacific Coast	\$76,250 00	\$74,375 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Sundry stocks and bonds	\$244,358 04	\$376,485 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts and bills of lading	\$898,530 18	\$1,082,352 08

JULY STATEMENT.

Financial Condition of the London, Paris, and American Bank (Limited) of San Francisco, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

C. ALTSCHUL, Cashier.

A. HOCHSTEIN, Accountant.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks	\$74,375 00	Due head office	\$3,982,094 02
Loans on real estate	277,400 00	Due depositors	2,040,396 23
Loans on stocks, bonds, and warrants	300,653 62	Due banks and bankers	173,638 17
Loans on other securities (grain, etc.)	515,941 63	Other liabilities	68,987 13
Loans on personal security	3,312,079 20		
Due on letters of credit	495,687 50		
Money on hand	974,098 27		
Due from banks and bankers	243,137 98		
Other assets	71,742 35		
Total resources	\$6,265,115 55	Total liabilities	\$6,265,115 55

DETAILS.

The amount of capital stock is \$2,500,000; amount subscribed is \$2,500,000; amount paid in coin is \$2,000,000. The total number of shares of stock issued is 25,000 shares; the amount paid on each share of stock is \$80.

The names of the Directors, and number of shares of stock held by each, are as follows: W. Paterson, 100; James Whitall, 100; Simon Lazard, 2,654; David Cahn, 244; S. L. Simon, 76. Total number of shares held by the Directors is 3,174 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$7,500 00	\$350,153 97
Colusa	86,000 00	
Fresno	48,000 00	
Merced	2,000 00	
Monterey	2,000 00	
Santa Barbara	8,900 00	
San Mateo	27,000 00	
San Francisco	56,000 00	
Sonoma	9,000 00	
Stanislaus	6,000 00	
Yolo	20,000 00	
Ventura	5,000 00	
Totals	\$277,400 00	\$350,153 97

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Bonds of cities of the Pacific Coast	\$76,250 00	\$74,375 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Sundry stocks and bonds	\$300,653 62	\$473,055 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts and bills of lading, etc.	\$515,941 63	\$606,088 76

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the London, Paris, and American Bank (Limited), doing business at San Francisco, County of San Francisco, on the eleventh day of February, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in stocks, bonds, and warrants	\$74,375 00	Due head office	\$4,651,390 98
Loans and discounts	4,586,689 62	Due depositors	1,529,444 32
Cash balance	755,251 49	Due banks and bankers	120,777 14
Due from banks and bankers	331,171 41	Interest collected	31,678 22
Expenses, taxes, etc.	8,573 71	Other liabilities	45,671 45
Other assets	74,412 00		
Letters of credit	548,488 88		
Total resources	\$6,378,962 11	Total liabilities	\$6,378,962 11

MERCANTILE BANK—SAN FRANCISCO.

[Incorporated March 15, 1890.]

Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

MAX POPPER, President.

J. C. RUDDOCK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on personal security	\$134,539 44	Capital paid in coin	\$131,000 00
Money on hand	53,462 98	Due depositors	79,680 85
Due from banks and bankers	21,216 93	Certificates of deposit	3,778 00
Furniture and fixtures	3,093 50	Interest	359 27
Expenses	1,608 90	Exchange	4 63
Taxes	51 00		
Other assets (salaries)	850 00		
Total resources	\$214,822 75	Total liabilities	\$214,822 75

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$262,000; amount paid in coin is \$131,000. The total number of shares of stock issued is 2,620 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. Boas, 1,000; Max Popper, 100; Louis Metzger, 200; T. G. Gruenhagen, 40; William Kreling, 100. Total number of shares held by the Directors is 1,440 shares.

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Mercantile Bank, doing business at San Francisco, County of San Francisco, on the thirteenth day of June, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts	\$66,317 07	Capital paid up	\$131,000 00
Cash balance	68,122 97	Due depositors	27,603 28
Due from banks and bankers	19,076 76	Rents, exchange, etc.	25
Furniture, fixtures, etc.	3,047 50		
Expenses, taxes, etc.	1,825 70		
Other assets	213 53		
Total resources	\$158,603 53	Total liabilities	\$158,603 53

NEVADA BANK OF SAN FRANCISCO.

[Incorporated October 4, 1875.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

JAMES L. FLOOD, President.

D. B. DAVIDSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt ..	\$665,158 43	Capital paid in coin	\$3,000,000 00
Miscellaneous bonds and stocks	591,191 18	Profit and loss and contingent fund	149,621 00
County warrants	9,000 00	Due depositors	2,007,081 13
Loans on real estate	67,629 70	Due banks and bankers	406,517 52
Loans on stocks, bonds, and warrants	619,252 46	Other liabilities	9,481 74
Loans on other securities (grain, etc.)	954,125 33		
Loans on personal security ..	1,063,527 52		
Money on hand	692,818 51		
Due from banks and bankers ..	909,998 26		
Total resources	\$5,572,701 39	Total liabilities	\$5,572,701 39

DETAILS.

The amount of capital stock is \$3,000,000; amount subscribed is \$3,000,000; amount paid in coin is \$3,000,000. The total number of shares of stock issued is 30,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. W. Mackay, 15,000; J. L. Flood, 14,250; J. F. Bigelow, 250; A. E. Davis, 250; R. H. Follis, 250. Total number of shares held by the Directors is 30,000 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Luis Obispo.....	\$8,127 49
Tehama.....	80,334 70
San Mateo.....	124,302 60
Marin.....	380,255 27
Alameda.....	72,138 37
Total.....	\$665,158 43

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Alameda.....	\$15,724 25
Marin.....	32,530 45
San Luis Obispo.....	10,000 00
San Bernardino.....	9,375 00
Total.....	\$67,629 70

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.
Southern Pacific of Arizona bonds.....	\$283,500 00
Anglo-Nevada Assurance Company's stock.....	151,052 85
Nevada Warehouse Company's stock.....	125,000 00
Other stocks and bonds.....	31,638 33
Total.....	\$591,191 18

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.
Mining stocks.....	\$15,500 00
Southern Pacific of Arizona bonds.....	67,000 00
Anglo-Nevada Assurance Company's stock.....	58,000 00
United States 4 per cent bonds.....	58,000 00
California Jute Mill stock.....	20,000 00
Other stocks, bonds, and warrants.....	400,752 46
Total.....	\$619,252 46

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.
Wheat, grain bags, bills of lading, merchandise, etc.	\$954,125 33

JULY STATEMENT.

Financial Condition of the Nevada Bank of San Francisco, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

I. W. HELLMAN, President.

D. B. DAVIDSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds	\$234,010 00	Capital paid in coin	\$3,000,000 00
Loans on stocks, bonds, and warrants	1,022,036 76	Profit and loss and contingent fund	34,676 60
Loans on other securities (grain, etc.)	62,598 28	Due depositors	2,953,324 11
Loans on personal security	1,167,964 81	Due banks and bankers	1,020,028 27
Money on hand	1,271,199 72	Other liabilities	286,035 65
Due from banks and bankers	3,256,014 66		
Furniture and fixtures	850 00		
Other assets	279,390 40		
Total resources	\$7,294,064 63	Total liabilities	\$7,294,064 63

DETAILS.

The amount of capital stock is \$3,000,000; amount subscribed is \$3,000,000; amount paid in coin is \$3,000,000. The total number of shares of stock issued is 30,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. F. Allen, 600; J. F. Bigelow, 250; H. L. Dodge, 250; C. de Guigné, 250; J. L. Flood, 1,650; Lewis Gerstle, 400; I. W. Hellman, 5,000; J. W. Mackay, 250; Levi Strauss, 1,200; Robert Watt, 250; D. N. Walter, 250. Total number of shares held by the Directors is 10,350 shares.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Southern Pacific Railroad of Arizona, first mortgage	\$155,000 00	\$162,750 00
Temple Street Cable Railroad of Los Angeles	50,000 00	52,000 00
Los Angeles Cable Railroad bonds	18,000 00	19,260 00
Totals	\$223,000 00	\$234,010 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.
Bank stocks	\$141,000 00
Railway bonds	150,160 00
Sundry stocks and bonds	474,667 65
Mining stocks	104,009 11
Total	\$869,836 76

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.
Grain and other merchandise	\$62,598 28

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Nevada Bank of San Francisco, doing business at San Francisco, County of San Francisco, on the tenth day of August, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$586,180 79	Capital paid up	\$3,000,000 00
Invested in stocks, bonds, and grain bags	1,953,630 48	Due depositors	2,566,797 10
Loans and discounts	2,005,414 77	Due banks and bankers	378,297 79
Cash balance	1,077,185 90	Interest collected	7,031 70
Due from banks and bankers	512,758 01	Rents, exchange, etc.	700 15
Expenses, taxes, etc.	18,344 49	Profit and loss	157,564 31
Other assets	100,789 71	Other liabilities	143,913 10
Total resources	\$6,254,304 15	Total liabilities	\$6,254,304 15

PACIFIC BANK—SAN FRANCISCO.

[Incorporated February —, 1863.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

R. H. McDONALD, President.

FRANK V. McDONALD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$150,000 00	Capital paid in coin	\$1,000,000 00
Real estate taken for debt ..	116,642 03	Reserve fund	750,000 00
Miscellaneous bonds and stocks	475,386 10	Profit and loss and contin- gent fund	8,602 01
Loans on real estate	8,000 00	Due depositors	2,207,816 59
Loans on stocks, bonds, and warrants	283,965 07	Due banks and bankers	1,052,133 44
Loans on other securities (grain, etc.)	54,199 17	Dividends unpaid	40,708 00
Loans on personal security ..	2,797,666 25		
Money on hand	638,781 46		
Due from banks and bankers ..	584,619 96		
Total resources	\$5,059,260 04	Total liabilities	\$5,059,260 04

DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. H. McDonald, 4,849; R. H. McDonald, Jr., 10; Frank V. McDonald, 10; H. Mabury, 326; C. Waterhouse, 20; William A. Grade, 29; A. K. Stevens, 20; J. J. Bowen, 43. Total number of shares held by the Directors is 5,307 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco.....	\$16,516 25	\$18,422 46
Alameda.....	49,107 27	50,775 61
San Mateo.....	1,534 85	1,534 85
Marin.....	700 00	700 00
Contra Costa.....	2,863 70	2,863 70
Fresno.....	45,690 30	45,690 30
State of Michigan.....	229 66	229 66
Totals	\$116,642 03	120,216 58

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco.....	\$8,000 00	\$16,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Gas stocks.....	\$20,863 50	\$490,000 00
Bank stocks.....	238,000 30	
Railroad bonds.....	115,910 00	
Water stocks and bonds.....	56,800 00	
Land Association stock.....	3,652 30	
Iron stock.....	28,685 00	
Montgomery Avenue bonds.....	1,475 00	
Flour mill stock.....	10,000 00	\$490,000 00
Totals	\$475,386 10	

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
United States bonds, and bank, gas, and water stock.....	\$158,977 82	\$350,000 00
Insurance and iron stock.....	12,450 00	
Miscellaneous stocks, bonds, and warrants.....	108,537 25	
Railroad stocks and bonds.....	4,000 00	
Totals	\$283,965 07	\$350,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts.....	\$17,010 18	\$70,000 00
Life insurance policies and miscellaneous.....	37,188 99	
Totals	\$54,199 17	\$70,000 00

JULY STATEMENT.

Financial Condition of the Pacific Bank of San Francisco, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

R. H. McDONALD, President.

FRANK V. McDONALD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$160,000 00	Capital paid in coin	\$1,000,000 00
Real estate taken for debt ..	123,829 51	Reserve fund	750,000 00
Miscellaneous bonds and stocks	465,395 13	Profit and loss and con- tingent fund	41,760 50
Loans on real estate	8,000 00	Due depositors	2,015,894 04
Loans on stocks, bonds, and warrants	344,772 82	Due banks and bankers	856,393 69
Loans on other securities (grain, etc.)	57,612 41	Dividends unpaid	40,652 00
Loans on personal security ..	2,415,308 43		
Money on hand	743,641 72		
Due from banks and bankers ..	383,187 54		
Other assets	2,952 67		
Total resources	\$4,704,700 23	Total liabilities	\$4,704,700 23

DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. H. McDonald, 4,849; R. H. McDonald, Jr., 10; Frank V. McDonald, 10; H. Mabury, 326; C. Waterhouse, 20; Wm. A. Grade, 29; A. K. Stevens, 20; J. J. Bowen, 43; O. F. Miner, 20. Total number of shares held by the Directors is 5,327 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$21,782 22	\$23,829 50
Alameda	51,463 55	54,000 00
San Mateo	1,534 85	1,600 00
Marin	700 00	700 00
Contra Costa	2,428 93	2,428 93
Fresno	45,690 30	45,690 30
Genesee County, Michigan	229 66	229 66
Totals	\$123,829 51	\$128,478 39

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$8,000 00	\$16,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Gas stocks	\$21,193 50	\$485,000 00
Bank stocks	237,389 33	
Iron stocks	28,685 00	
Flour mill stock	10,000 00	
Water stocks and bonds	48,000 00	
Land association stock	3,652 30	
Montgomery Avenue bonds	1,475 00	
Railroad stocks and bonds	115,000 00	\$485,000 00
Totals	\$465,395 13	

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
United States bonds, bank, gas, and water stocks and bonds	\$245,127 82	\$450,000 00
Insurance and iron stocks	19,850 00	
Miscellaneous stocks, bonds, and warrants	65,795 00	
Railroad stocks and bonds	14,000 00	
Totals	\$344,772 82	\$450,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts	\$17,362 88	\$70,000 00
Life insurance policies and miscellaneous	40,249 53	
Totals	\$57,612 41	\$70,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Pacific Bank, doing business at San Francisco, County of San Francisco, on the twenty-second day of July, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$150,000 00	Capital paid up	\$1,000,000 00
Other real estate	26,210 51	Reserve fund	700,000 00
Invested in stocks, bonds, and warrants	429,294 95	Due depositors	2,103,066 22
Loans and discounts	2,930,156 71	Due banks and bankers	794,308 56
Cash balance	522,568 91	Interest collected	3,059 66
Due from banks and bankers	553,119 83	Rents, exchange, etc.	475 91
Expenses, taxes, etc.	3,754 20	Dividends unpaid	2,340 00
Other assets	3,383 11	Profit and loss	15,237 87
Total resources	\$4,618,488 22	Total liabilities	\$4,618,488 22

SATHER BANKING COMPANY—SAN FRANCISCO.

[Incorporated March 21, 1887.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

JAS. K. WILSON, President.

J. S. HUTCHINSON, Manager.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$150,000 00	Capital paid in coin.....	\$1,000,000 00
Loans on stocks, bonds, and warrants.....	191,075 00	Profit and loss and contingent fund.....	85,905 62
Loans on other securities (grain, etc.).....	121,234 00	Due depositors.....	1,353,375 70
Loans on personal security.....	1,458,178 95		
Money on hand.....	403,993 43		
Due from banks and bankers.....	101,799 94		
Furniture and fixtures.....	13,000 00		
Total resources.....	\$2,439,281 32	Total liabilities.....	\$2,439,281 32

DETAILS.

The amount of capital stock is \$1,250,000; amount subscribed is \$1,250,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. L. N. Shepard, 80; Albert Miller, 80; F. W. Sumner, 130; W. P. Johnson, 375; Charles Main, 80; C. F. A. Talbot, 40; James K. Wilson, 50. Total number of shares held by the Directors is 835 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco.....	\$55,000 00
Mendocino.....	20,000 00
Washington (Tacoma).....	75,000 00
Total.....	\$150,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.
Gas stock, sugar stock, Bank of California stock, etc.	\$191,075 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.
Warehouse receipts, etc.	\$121,234 00

JULY STATEMENT.

Financial Condition of the Sather Banking Company, San Francisco, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

JAS. K. WILSON, President.

J. S. HUTCHINSON, Manager.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks -----	\$89,175 00	Capital paid in coin -----	\$1,000,000 00
Loans on real estate -----	107,000 00	Profit and loss and contingent fund -----	98,287 21
Loans on other securities (grain, etc.) -----	126,487 00	Due depositors -----	1,252,719 92
Loans on personal security -----	1,564,371 70	Due banks and bankers -----	438 66
Money on hand -----	350,769 79		
Due from banks and bankers -----	100,642 30		
Furniture and fixtures -----	13,000 00		
Total resources -----	\$2,351,445 79	Total liabilities -----	\$2,351,445 79

DETAILS.

The amount of capital stock is \$1,250,000; amount subscribed is \$1,250,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. L. N. Shepard, 120; Albert Miller, 80; Chas. Main, 80; F. W. Sumner, 130; W. P. Johnson, 375; C. F. A. Talbot, 80; Jas. K. Wilson, 50. Total number of shares of stock held by the Directors is 915 shares.

LOANS ON REAL ESTATE.

CLASS.	Amount Loaned.
Real estate security -----	\$107,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.
Bonds and stocks -----	\$89,175 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.
Merchandise and grain -----	\$126,487 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Sather Banking Company, doing business at San Francisco, County of San Francisco, on the fifteenth day of February, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts	\$1,797,018 94	Capital paid up	\$1,000,000 00
Cash balance	302,785 79	Due depositors	1,095,071 74
Due from banks and bankers	73,463 18	Interest collected	1,951 75
Furniture, fixtures, etc.	13,000 00	Rents, exchange, etc.	282 20
Expenses, taxes, etc.	1,024 69	Profit and loss	89,986 91
Total resources	\$2,187,292 60	Total liabilities	\$2,187,292 60

WELLS, FARGO & CO.'S BANK—SAN FRANCISCO.

[Incorporated February 5, 1866.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

LLOYD TEVIS, President.

H. WADSWORTH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$319,322 82	Capital paid in coin	\$500,000 00
United States bonds	57,803 07	Reserve fund	4,281,386 93
Miscellaneous bonds and stocks	2,000 00	Profit and loss and contingent fund	46,441 26
Loans on real estate	844,409 20	Due depositors	2,520,926 82
Loans on stocks, bonds, and warrants	643,639 75	Due banks and bankers	366,439 97
Loans on other securities (grain, etc.)	174,775 54		
Loans on personal security	2,102,055 96		
Money on hand	1,296,021 34		
Due from banks and bankers	138,912 58		
Furniture and fixtures	4,000 00		
Branch banks:			
New York .. \$931,345 12	} 2,132,254 72		
Salt Lake ... 1,079,004 39			
Carson City .. 36,773 85			
Virginia City .. 85,131 36			
Total resources	\$7,715,194 98	Total liabilities	\$7,715,194 98

DETAILS.

The amount of capital stock is \$6,250,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 62,500 shares.

The names of the Directors, and number of shares of stock held by each, are as follows: Lloyd Tevis, 150; Leland Stanford, 86½; W. F. Goad, 10; James C. Fargo, 459; George E. Gray, 20; William Norris, 10; Charles F. Crocker, 463; Oliver Eldridge, 10; John J. Valentine, 1. Total number of shares held by the Directors is 1,209½ shares.

REAL ESTATE OWNED BY THE BANK.

County Situated In.	Cost on Books.	Market Value.
Chicago, Illinois	\$37,483 15	\$40,000 00
El Paso, Texas	59,434 39	60,000 00
Kansas City, Missouri	35,180 76	40,000 00
Omaha, Nebraska	16,643 19	30,000 00
Carson, Nevada	4,000 00	4,000 00
Las Vegas, New Mexico	10,023 30	10,000 00
Lincoln, Nebraska	3,350 00	7,000 00
Los Angeles, California	18,716 70	20,000 00
Merced, California	1,266 30	1,500 00
Sacramento, California	5,121 25	6,000 00
Salt Lake, Utah	30,073 03	35,000 00
San Diego, California	1,415 42	1,000 00
San Francisco, California	97,206 18	115,000 00
	\$319,913 67	
Alameda, California (credit balance)	590 85	
Totals	\$319,322 82	\$369,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa	\$27,409 27	\$27,409 27
Marin	8,678 65	20,000 00
San Luis Obispo	55,000 00	75,000 00
Santa Clara	85,885 20	125,000 00
Fresno	82,518 47	100,000 00
Cook County, Illinois	79,362 88	85,000 00
Los Angeles	310,000 00	500,000 00
El Dorado	17,122 31	25,000 00
Sonoma	30,000 00	50,000 00
Alameda	1,000 00	5,000 00
Tulare	19,000 00	25,000 00
San Diego	25,505 54	30,000 00
San Francisco	102,926 88	135,000 00
Totals	\$844,409 20	\$1,202,409 27

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds	\$50,000 00	\$57,926 81	\$64,000 00
Utah Central Railroad bonds	2,000 00	2,000 00	2,000 00
Totals	\$52,000 00	\$59,926 81	\$66,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Railroad bonds	\$150,000 00	\$100,000 00	\$100,000 00
Miscellaneous stocks, bonds, etc.		643,639 75	730,000 00
Totals		\$743,639 75	\$830,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Grain, iron in warehouse, tin, whisky, coffee, etc.....	\$235,591 62	\$292,500 00

JULY STATEMENT.

Financial Condition of Wells, Fargo & Co.'s Bank, San Francisco, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

LLOYD TEVIS, President.

H. WADSWORTH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$321,698 85	Capital paid in coin	\$500,000 00
United States bonds	59,595 38	Reserve fund	4,568,592 75
Miscellaneous bonds and stocks	15,022 50	Profit and loss and contingent fund	36,421 44
Loans on real estate	756,340 82	Due depositors	2,303,784 20
Loans on stocks, bonds, and warrants	718,472 21	Due banks and bankers	429,006 98
Loans on other securities (grain, etc.)	124,462 40		
Loans on personal security	2,195,179 04		
Money on hand	1,244,689 77		
Due from banks and bankers	300,748 19		
Furniture and fixtures	4,000 00		
Branch banks:			
New York	\$1,282,182 29		
Salt Lake	666,615 79		
Carson	21,358 61		
Virginia	127,439 52		
	2,097,596 21		
Total resources	\$7,837,805 37	Total liabilities	\$7,837,805 37

DETAILS.

The amount of capital stock is \$6,250,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 62,500 shares.

The names of the Directors, and number of shares of stock held by each, are as follows: Lloyd Tevis, 150; Leland Stanford, 86½; W. F. Goad, 10; James C. Fargo, 459; Geo. E. Gray, 20; William Norris, 10; Chas. F. Crocker, 463; Oliver Eldridge, 10; John J. Valentine, 1. Total number of shares held by the Directors is 1,209½ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Chicago, Illinois	\$37,525 68	\$40,000 00
El Paso, Texas	59,434 39	60,000 00
Kansas City, Missouri	35,180 76	40,000 00
Omaha, Nebraska	16,643 19	30,000 00
Carson, Nevada	4,000 00	4,000 00
Las Vegas, New Mexico	10,023 30	10,000 00
Lincoln, Nebraska	3,350 00	7,000 00
Los Angeles	18,716 70	20,000 00
Merced	1,266 30	1,500 00
Sacramento	5,121 25	6,000 00
Salt Lake City, Utah Territory	30,073 03	35,000 00
San Diego	1,415 42	1,000 00
San Francisco	99,539 68	115,000 00
	\$322,289 70	
Less Alameda County credit balance	590 85	
Totals	\$321,698 85	\$369,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa	\$30,079 23	\$30,079 23
Marin	4,900 00	8,000 00
San Luis Obispo	35,022 48	75,000 00
Santa Clara	105,008 77	125,000 00
Fresno	68,923 10	100,000 00
Los Angeles	255,000 00	500,000 00
El Dorado	17,418 27	25,000 00
Sonoma	22,741 37	50,000 00
Salt Lake, Utah Territory	52,000 00	120,000 00
Chicago, Cook County, Illinois	26,626 73	50,000 00
San Francisco	138,620 87	150,000 00
Totals	\$756,340 82	\$1,233,079 23

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States registered bonds, at Portland, Oregon	\$50,000 00	\$59,595 38	\$64,000 00
United States coupon bonds on hand	1,500 00		
Siskiyou County bonds	30,000 00		
Totals	\$81,500 00	\$74,617 96	\$94,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Railroad bonds	\$150,000 00	\$100,000 00	\$150,000 00
Miscellaneous stocks, bonds, etc.		618,472 21	725,000 00
Totals	\$150,000 00	\$718,472 21	\$875,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Grain, iron in warehouse, tin, whisky, coffee, etc.	\$124,462 40	\$155,500 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of Wells, Fargo & Co.'s Bank, doing business at San Francisco, County of San Francisco, on the twenty-fourth day of September, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$326,295 24	Capital paid up	\$500,000 00
Invested in stocks, bonds, and warrants	60,858 70	Reserve fund	3,875,683 66
Loans and discounts	3,921,964 58	Due depositors	2,909,949 21
Cash balance	1,499,275 21	Due banks and bankers	73,452 48
Due from banks and bankers	1,574,057 96	Rents, exchange, etc.	9,876 76
Furniture, fixtures, etc.	4,000 00	Profit and loss	18,291 81
Other assets	802 23		
Total resources	\$7,387,253 92	Total liabilities	\$7,387,253 92

STATE BANK OF SAN JACINTO.

[Incorporated November 24, 1886.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

J. A. GREEN, President.

JOHN McLAREN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,706 50	Capital paid in coin	\$23,875 00
Real estate taken for debt..	4,503 80	Profit and loss and con-	
Loans on real estate	10,954 40	tingent fund	5,702 21
Loans on personal security..	19,070 13	Due depositors	30,562 98
Money on hand	5,982 40		
Due from banks and bankers	9,715 71		
Furniture and fixtures	1,391 25		
Expenses	2,633 94		
Taxes	182 06		
Total resources	\$60,140 19	Total liabilities	\$60,140 19

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$95,500; amount paid in coin is \$23,875. The total number of shares of stock issued is 955 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: G. D. Compton, 40; P. L. Griffin, 5; G. T. Daggett, 30; John McLaren, 5; James McLaren, 200; James Kerr, 50; John Ryan, 10; J. A. Green, 100; J. J. Inwall, 100. Total number of shares held by the Directors is 540 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Diego	\$4,503 80	\$4,750 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$10,954 40	\$23,200 00

JULY STATEMENT.

Financial Condition of the State Bank of San Jacinto, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

J. A. GREEN, President.

G. T. DAGGETT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,706 50	Capital paid in coin	\$23,875 00
Real estate taken for debt ..	4,451 80	Profit and loss and contin-	
Loans on real estate	12,387 40	gent fund	1,795 65
Loans on personal security ..	16,168 11	Due depositors	37,507 96
Money on hand	4,120 95		
Due from banks and bankers ..	17,240 12		
Furniture and fixtures	1,411 75		
Expenses	1,691 98		
Total resources	\$63,178 61	Total liabilities	\$63,178 61

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$95,500; amount paid in coin is \$23,875. The total number of shares of stock issued is 955 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: G. D. Compton, 40; James Kerr, 50; J. J. Inwall, 100; F. Estudillo, 40; P. L. Griffin, 5; Lawrence Middlecoff, 30; James McLaren, 200; G. T. Daggett, 30; J. A. Green, 60. Total number of shares held by the Directors is 555 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Diego	\$4,451 80	\$4,451 80

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$12,387 40	\$20,500 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the State Bank, doing business at San Jacinto, County of San Diego, on the twenty-eighth day of May, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,706 50	Capital paid up	\$23,875 00
Other real estate	4,451 80	Due depositors	29,552 57
Loans and discounts	27,972 84	Interest collected	601 19
Cash balance	3,651 78	Profit and loss	933 11
Due from banks and bankers ..	10,332 62		
Furniture, fixtures, etc.	1,411 75		
Expenses, taxes, etc.	1,434 58		
Total resources	\$54,961 87	Total liabilities	\$54,961 87

BANK OF SAN JOSÉ.

[Incorporated January 31, 1868.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

T. ELLARD BEANS, President.

C. T. PARK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$120,000 00	Capital paid in coin	\$200,000 00
Miscellaneous bonds and stocks	109,850 00	Reserve fund	100,000 00
County warrants	716 55	Profit and loss and contingent fund	63,973 68
Loans on real estate	403,131 00	Due depositors	614,747 61
Loans on stocks, bonds, and warrants	27,985 00	Due banks and bankers	8,009 88
Loans on other securities (grain, etc.)	7,500 00	Dividends unpaid	2,362 50
Loans on personal security	176,052 20		
Money on hand	73,059 20		
Due from banks and bankers	61,630 63		
Furniture and fixtures	3,000 00		
Other assets	6,169 09		
Total resources	\$989,093 67	Total liabilities	\$989,093 67

DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 400 shares; the amount paid on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows: T. Ellard Beans, 21 $\frac{1}{2}$; Wm. Knox Beans, 10; John T. Colahan, 5. Total number of shares held by the Directors is 226 $\frac{1}{2}$ shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$403,131 00	\$788,150 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Northern Pacific Railroad first mortgage bonds	\$49,000 00	\$53,900 00	\$55,737 50
Santa Clara County bonds	41,000 00	41,000 00	41,000 00
Los Gatos School District bonds	5,500 00	5,500 00	5,500 00
Spring Valley Waterworks bonds	1,000 00	1,245 00	1,275 00
San José Woolen Mills stock	10,000 00	6,000 00	6,000 00
Farmers' Union (San José) stock	1,500 00	1,905 00	2,000 00
San José Brush Electric Light stock	400 00	300 00	300 00
Santa Clara County warrants	716 55	716 55	716 55
Totals	\$109,116 55	\$110,566 55	\$112,529 05

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank stocks	\$29,700 00	\$16,675 00	\$46,325 00
Miscellaneous local stocks.....	42,900 00	11,310 00	26,400 00
Totals	\$72,600 00	\$27,985 00	\$72,725 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain in store.....	\$7,500 00	\$9,250 00

JULY STATEMENT.

Financial Condition of the Bank of San José, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

T. ELLARD BEANS, President.

C. T. PARK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$120,000 00	Capital paid in coin	\$200,000 00
Miscellaneous bonds and stocks	105,850 00	Reserve fund.....	100,000 00
County warrants	1,150 00	Profit and loss and contingent fund.....	71,776 32
Loans on real estate.....	348,783 16	Due depositors	505,900 88
Loans on stocks, bonds, and warrants	15,500 00	Due banks and bankers ..	2,529 82
Loans on personal security.....	131,880 31	Dividends unpaid	2,277 50
Money on hand	87,472 55		
Due from banks and bankers ..	62,157 82		
Furniture and fixtures	3,000 00		
Other assets	6,690 68		
Total resources.....	\$882,484 52	Total liabilities.....	\$882,484 52

DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 400 shares; the amount paid on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows: T. Ellard Beans, 211½; William Knox Beans, 10; John T. Colahan, 5. Total number of shares held by the Directors is 226½ shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$348,783 16	\$734,400 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
North Pacific general first mortgage bonds.....	\$49,000 00	\$53,900 00	\$55,960 00
Santa Clara County bonds.....	38,000 00	38,000 00	38,000 00
Los Gatos School District bonds.....	4,500 00	4,500 00	4,500 00
Spring Valley Waterworks bonds.....	1,000 00	1,245 00	1,245 00
San José Woolen Mills stock.....	10,000 00	6,000 00	6,000 00
Farmers Union (San José) stock.....	1,500 00	1,905 00	2,000 00
San José Brush Electric Light stock.....	400 00	300 00	300 00
Santa Clara County warrants.....	1,150 00	1,150 00	1,150 00
Totals	\$105,550 00	\$107,000 00	\$109,155 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank stocks.....	\$13,150 00	\$8,600 00	\$17,260 00
Miscellaneous local stocks.....	11,700 00	6,400 00	9,900 00
U. S. 4 per cent bonds.....	1,000 00	500 00	1,245 00
Totals	\$25,850 00	\$15,500 00	\$28,405 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of San José, doing business at San José, County of Santa Clara, on the fifth day of March, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$120,000 00	Capital paid up.....	\$200,000 00
Invested in stocks, bonds, and warrants.....	105,850 00	Reserve fund.....	100,000 00
Loans and discounts.....	572,500 83	Due depositors.....	531,434 70
Cash balance.....	59,539 13	Due banks and bankers.....	17,023 60
Due from banks and bankers.....	50,544 09	Interest collected.....	8,763 98
Furniture, fixtures, etc.....	3,000 00	Rents, exchange, etc.....	2,382 26
Expenses, taxes, etc.....	3,648 88	Profit and loss.....	57,804 59
Other assets.....	2,326 20		
Total resources.....	\$917,409 13	Total liabilities.....	\$917,409 13

COMMERCIAL AND SAVINGS BANK—SAN JOSÉ.

[Incorporated May 8, 1874.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

B. D. MURPHY, President.

JOHN T. MCGEOGHEGAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks	\$16,750 00	Capital paid in coin	\$300,000 00
County warrants	540 90	Reserve fund	225,000 00
Loans on real estate	93,879 81	Profit and loss and contingent fund	59,339 10
Loans on stocks, bonds, and warrants	176,750 00	Due depositors	567,025 32
Loans on personal security	683,935 15	Due banks and bankers	32,534 55
Money on hand	103,451 12		
Due from banks and bankers	99,177 06		
Furniture and fixtures	1,500 00		
Other assets	7,914 93		
Total resources	\$1,183,898 97	Total liabilities	\$1,183,898 97

DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: B. D. Murphy, 142; Jacob Rich, 445; L. Lion, 314; E. Williams, 500; Jas. W. Rea, 200; Geo. W. Rutherford, 400; Jas. W. Findlay, 100; W. H. Leeman, 350; Juan Malarin, 75. Total number of shares held by the Directors is 2,526 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$4,000 00	\$20,000 00
Santa Cruz	8,737 50	10,000 00
Monterey	7,714 14	10,000 00
Santa Clara	73,428 17	100,000 00
Totals	\$93,879 81	\$140,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Gilroy City bonds	\$1,500 00	\$1,500 00	\$1,500 00
Eureka Warehouse	22,150 00	2,397 25	2,500 00
San Luis Obispo Water Company	15,000 00	10,000 00	10,000 00
Los Angeles City bonds	3,000 00	3,000 00	3,000 00
Hall's Valley (Santa Clara Co.) school bonds	250 00	250 00	250 00
Totals	\$41,900 00	\$17,147 25	\$17,250 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
780 shares Commercial and Savings Bank.....	\$78,000 00	\$35,000 00	\$50,000 00
5 shares Gas Company.....	500 00	250 00	300 00
950 shares Shasta Lumber Company.....	47,500 00	42,000 00	47,500 00
600 shares San José and Santa Clara Railroad Company.....	60,000 00	500 00	24,000 00
85 shares Garden City National Bank.....	8,500 00	2,000 00	8,500 00
110 bonds San José and Santa Clara Railroad Company (\$500 each).....	55,000 00	35,000 00	55,000 00
20,000 shares P. O. Burns Wine Co.....	20,000 00	2,000 00	2,000 00
Totals.....	\$269,500 00	\$176,750 00	\$207,300 00

JULY STATEMENT.

Financial Condition of the Commercial and Savings Bank of San José, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

B. D. MURPHY, President.

JOHN T. McGEORGHEGAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$36,156 25	Capital paid in coin.....	\$300,000 00
Miscellaneous bonds and stocks.....	16,575 00	Reserve fund.....	225,000 00
County warrants.....	120 00	Due depositors.....	543,517 21
Loans on real estate.....	44,830 67	Due banks and bankers.....	20,759 40
Loans on stocks, bonds, and warrants.....	67,848 87	Other liabilities.....	8,688 66
Loans on personal security.....	757,490 95		
Money on hand.....	96,225 18		
Due from banks and bankers.....	68,529 69		
Furniture and fixtures.....	1,500 00		
Expenses.....	7,611 99		
Taxes.....	1,076 67		
Total resources.....	\$1,097,965 27	Total liabilities.....	\$1,097,965 27

DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: B. D. Murphy, 142; J. W. Findlay, 100; L. Lion, 314; J. Rich, 445; G. W. Rutherford, 890; J. W. Rea, 200; H. B. Alvord, 200; J. Malarin, 75; E. Williams, 500. Total number of shares held by the Directors is 2,776 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara.....	\$36,156 25	\$40,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey	\$5,000 00	\$10,000 00
Santa Cruz	1,100 00	2,000 00
Santa Clara	30,730 67	50,000 00
Carson City, Nevada	8,000 00	20,000 00
Totals	\$44,830 67	\$82,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
San Luis Obispo Water Company	\$15,000 00	\$10,000 00	\$10,000 00
Eureka Warehouse	22,150 00	2,000 00	2,500 00
Santa Clara County warrants	120 00	120 00	120 00
Los Angeles bonds	3,000 00	3,000 00	3,000 00
P. O. Burns Wine Company	1,575 00	1,575 00	1,575 00
Totals	\$41,845 00	\$16,695 00	\$17,195 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Commercial and Savings Bank	\$25,000 00	\$13,000 00	\$26,000 00
San José and Santa Clara Railroad Company bonds	34,500 00	30,000 00	34,500 00
San José Light and Power Company	300 00	200 00	300 00
Enterprise Mill and Lumber Company	65,000 00	2,000 00	-----
Shasta Lumber Company	74,750 00	22,648 87	74,750 00
Totals	\$199,550 00	\$67,848 87	\$135,550 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Commercial and Savings Bank, doing business at San José, County of Santa Clara, on the third day of March, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in stocks, bonds, and warrants	\$16,695 00	Capital paid up	\$300,000 00
Loans and discounts	798,617 34	Reserve fund	225,000 00
Cash balance	40,934 41	Due depositors	321,438 43
Due from banks and bankers	33,728 30	Due banks and bankers	19,225 11
Furniture, fixtures, etc.	1,500 00	Interest collected	5,115 91
Expenses, taxes, etc.	3,291 83	Rents, exchange, etc.	169 17
Other assets	5,491 84	Profit and loss	29,310 10
Total resources	\$900,258 72	Total liabilities	\$900,258 72

BANK OF SAN LUIS OBISPO.

[Incorporated August 20, 1873.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

J. P. ANDREWS, President.

W. E. STEWART, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt ..	28,496 33	Reserve fund	200,000 00
Loans on real estate	205,400 00	Profit and loss and contin-	
Loans on personal security ..	496,377 75	gent fund	17,368 22
Money on hand	25,690 99	Due depositors	425,550 23
Due from banks and bankers ..	535 24	Due banks and bankers	31,081 86
Furniture and fixtures	2,500 00		
Total resources	\$774,000 31	Total liabilities	\$774,000 31

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. P. Andrews, 477; D. W. James, 32½; P. W. Murphy, 50; George Steele, 12½; W. E. Stewart, 10. Total number of shares held by the Directors is 582 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo	\$28,496 33	\$28,496 33

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo	\$205,400 00	\$205,400 00

JULY STATEMENT.

Financial Condition of the Bank of San Luis Obispo, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

I. G. WICKERSHAM, President.

W. E. STEWART, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt ..	32,624 88	Reserve fund	200,000 00
Loans on real estate	147,525 09	Profit and loss and contin-	
Loans on personal security ..	341,277 16	gent fund	44,597 70
Money on hand	32,430 76	Due depositors	260,582 78
Due from banks and bankers ..	33,822 59		
Furniture and fixtures	2,500 00		
Total resources	\$605,180 48	Total liabilities	\$605,180 48

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: I. G. Wickersham, 329½; Jas. L. Crittenden, 200; George Steele, 12½; P. W. Murphy, 50; W. E. Stewart, 5. Total number of shares held by the Directors is 597 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo	\$32,624 88	\$32,624 88

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo	\$145,978 15	\$145,978 15
Santa Barbara	1,546 94	1,546 94
Totals.....	\$147,525 09	\$147,525 09

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of San Luis Obispo, doing business at San Luis Obispo, County of San Luis Obispo, on the twenty-fourth day of October, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$17,500 00	Capital paid up.....	\$100,000 00
Other real estate	23,496 33	Reserve fund.....	200,000 00
Invested in stocks, bonds, and warrants.....	134 41	Due depositors	411,535 59
Loans and discounts	685,979 01	Due banks and bankers.....	28,596 02
Cash balance.....	25,804 19	Interest collected	3,332 59
Due from banks and bankers	596 02	Rents, exchange, etc.....	114 50
		Profit and loss	9,931 26
Total resources.....	\$753,509 96	Total liabilities.....	\$753,509 96

COMMERCIAL BANK OF SAN LUIS OBISPO.

[Incorporated March 16, 1888.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

McD. R. VENABLE, President.

H. BRUNNER, Cashier.

L. M. KAISER, Vice-President.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt ..	\$5,102 21	Capital paid in coin	\$100,000 00
County warrants	1,777 95	Reserve fund	3,000 00
Loans on real estate	22,760 99	Profit and loss and con-	
Loans on personal security ..	243,455 58	tingent fund	1,877 76
Money on hand	22,104 12	Due depositors	210,883 04
Due from banks and bankers ..	17,457 42	Due banks and bankers ..	5,330 21
Furniture and fixtures	3,750 00	Other liabilities (interest	
Other assets (accrued int.) ..	5,432 74	due on certificates)	750 00
Total resources	\$321,841 01	Total liabilities	\$321,841 01

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: McD. R. Venable, 75; L. M. Kaiser, 75; A. Tognassini, 100; W. T. Scott, 100; S. A. Dana, 35; Geo. T. Gragg, 25; H. Brunner, 75. Total number of shares held by the Directors is 485 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo	\$5,102 21	\$6,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo	\$22,760 99	\$40,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.
County, school, and tax warrants	\$1,777 95

JULY STATEMENT.

Financial Condition of the Commercial Bank of San Luis Obispo, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

McD. R. VENABLE, President.

H. BRUNNER, Cashier.

L. M. KAISER, Vice-President.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$5,102 21	Capital paid in coin.....	\$100,000 00
Loans on real estate.....	25,310 99	Reserve fund.....	7,500 00
Loans on personal security.....	285,420 22	Profit and loss and contin-	
Money on hand.....	20,286 82	gent fund.....	652 74
Due from banks and bankers.....	52,819 42	Due depositors.....	283,036 92
Furniture and fixtures.....	3,500 00	Other liabilities (interest	
		and certificates unpaid).....	1,250 00
Total resources.....	\$392,439 66	Total liabilities.....	\$392,439 66

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: McD. R. Venable, 75; George T. Gragg, 25; W. T. Scott, 100; H. Brunner, 30; A. Tag-nassini, 100; S. A. Dana, 35; H. M. Warden, 50; L. M. Kaiser, 55; B. Pessoni, 50. Total number of shares held by the Directors is 520 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo	\$5,102 21	\$6,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo	\$22,310 99	\$45,000 00
Santa Barbara	3,000 00	6,000 00
Totals.....	\$25,310 99	\$51,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Commercial Bank, doing business at San Luis Obispo, County of San Luis Obispo, on the twenty-fourth day of October, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in stocks, bonds, and warrants.....	\$1,192 70	Capital paid up	\$78,750 00
Loans and discounts	230,260 77	Reserve fund.....	3,000 00
Cash balance	22,471 54	Due depositors	187,780 97
Due from banks and bankers	13,834 86	Rents, exchange, etc.....	48 82
Furniture, fixtures, etc.....	4,000 00	Profit and loss	5,568 82
Expenses, taxes, etc.....	1,863 72		
Other assets	1,524 82		
Total resources.....	\$275,148 41	Total liabilities.....	\$275,148 41

BANK OF SAN MIGUEL.

[Incorporated July 1, 1889.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

E. AUSTIN, President.

W. B. AUSTIN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$110 00	Capital paid in coin	\$50,000 00
Loans on real estate	30,255 00	Profit and loss and contingent fund	2,334 99
Loans on other securities (grain, etc.).....	5,557 00	Due depositors	28,849 39
Loans on personal security.....	32,635 00	Due banks and bankers	275 13
Money on hand	8,205 80		
Due from banks and bankers	3,324 20		
Furniture and fixtures	1,372 51		
Total resources.....	\$81,459 51	Total liabilities.....	\$81,459 51

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: E. Austin, 780; Wm. Pinkerton, 10; E. Porter, 10; W. B. Austin, 100; A. T. Harvey, 60. Total number of shares held by the Directors is 960 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey	\$15,510 00	\$40,000 00
San Luis Obispo.....	14,745 00	40,000 00
Totals.....	\$30,255 00	\$80,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
School warrants	\$110 00	\$110 00	\$110 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse	\$5,557 00	\$6,800 00

JULY STATEMENT.

Financial Condition of the Bank of San Miguel, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

E. AUSTIN, President.

W. B. AUSTIN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$30,455 00	Capital paid in coin	\$50,000 00
Loans on other securities (grain, etc.)	700 00	Profit and loss and contin- gent fund	5,427 50
Loans on personal security ..	40,791 97	Due depositors	39,479 14
Money on hand	9,208 27		
Due from banks and bankers ..	12,310 14		
Furniture and fixtures	1,441 26		
Total resources	\$94,906 64	Total liabilities	\$94,906 64

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: E. Austin, 780; W. B. Austin, 100; Wm. Pinkerton, 10; Ed. Porter, 10; A. T. Harvey, 60. Total number of shares held by the Directors is 960 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey	\$15,760 00	\$30,000 00
San Luis Obispo	14,695 00	29,000 00
Totals	\$30,455 00	\$59,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse	\$700 00	\$900 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of San Miguel, doing business at San Miguel, County of San Luis Obispo, on the twenty-sixth day of October, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in stocks, bonds, and warrants.....	\$65 00	Capital paid up.....	\$50,000 00
Loans and discounts.....	59,617 86	Due depositors.....	33,234 75
Cash balance.....	13,397 20	Interest collected.....	4,300 01
Due from banks and bankers.....	10,522 56	Rents, exchange, etc.....	431 75
Furniture, fixtures, etc.....	1,372 51		
Expenses, taxes, etc.....	2,991 38		
Total resources.....	\$87,966 51	Total liabilities.....	\$87,966 51

BANK OF SAN PEDRO.

[Incorporated March 26, 1888.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

WM. G. KERCKHOFF, President.

GEORGE H. PECK, JR., Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$4,933 47	Capital paid in coin.....	\$25,000 00
Real estate taken for debt.....	4,636 73	Reserve fund (surplus).....	4,182 28
Loans on real estate.....	16,000 37	Due depositors.....	11,443 35
Loans on other securities (grain, etc.).....	553 00		
Money on hand.....	5,980 43		
Due from banks and bankers.....	4,814 05		
Expenses and taxes.....	3,707 58		
Total resources.....	\$40,625 63	Total liabilities.....	\$40,625 63

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. G. Kerckhoff, 179; James Cuzner, 70; George Eschman, 1; George H. Peck, Jr., 249; C. K. Drane, 1. Total number of shares held by the Directors is 500 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles.....	\$1,636 73	\$6,400 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Los Angeles.....	\$5,980 43

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Grain warehouse receipts	\$553 00	\$1,500 00

JULY STATEMENT.

Financial Condition of the Bank of San Pedro, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

WM. G. KERCKHOFF, President.

GEO. H. PECK, JR., Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,085 47	Capital paid in coin	\$25,000 00
Real estate taken for debt ..	4,561 48	Due depositors	10,833 62
Loans on real estate	13,632 34	Dividends unpaid	779 63
Money on hand	4,320 45		
Due from banks and bankers ..	9,148 33		
Furniture and fixtures	856 25		
Other assets	8 93		
Total resources	\$36,613 25	Total liabilities	\$36,613 25

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. G. Kerckhoff, 179; Jas. Cuzner, 70; Geo. Eschman, 1; Ed. Mahar, 1; Geo. H. Peck, Jr., 248. Total number of shares held by the Directors is 499 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles.....	\$4,561 48	\$4,561 48

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$13,632 34	\$68,161 70

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of San Pedro, doing business at San Pedro, County of Los Angeles, on the fourth day of June, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,941 72	Capital paid up	\$25,000 00
Other real estate	4,582 48	Due depositors	8,935 85
Loans and discounts	13,447 09	Due banks and bankers	129 93
Cash balance	4,071 20	Interest collected	30 40
Due from banks and bankers	7,699 63	Rents, exchange, etc.	3 95
Expenses, taxes, etc.	200 31	Profit and loss	842 30
Total resources	\$34,942 43	Total liabilities	\$34,942 43

COMMERCIAL BANK OF SANTA ANA.

[Incorporated April 22, 1882.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

D. HALLADAY, President.

W. K. JAMES, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt ..	6,503 65	Surplus	40,000 00
United States bonds	2,500 00	Profit and loss and contingent fund	1,795 83
Miscellaneous bonds and stocks	29,225 00	Due depositors	202,871 66
County warrants	4,136 80	Due banks and bankers	4,288 31
Loans on real estate	40,811 62		
Loans on stocks, bonds, and warrants	10,200 00		
Loans on personal security ..	168,990 17		
Money on hand	28,938 63		
Due from banks and bankers ..	40,649 93		
Furniture and fixtures	2,000 00		
Total resources	\$348,955 80	Total liabilities	\$348,955 80

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: D. Halladay, 260; N. Palmer, 440; W. S. Bartlett, 10; H. Mabury, 200; W. K. James, 10. Total number of shares held by the Directors is 920 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$4,000 00	\$5,100 00
Orange	2,503 65	3,500 00
Totals	\$6,503 65	\$8,600 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Orange	\$40,811 62	\$100,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
United States bonds	\$2,500 00	\$2,500 00
Los Angeles County school bonds	4,600 00	4,600 00
Los Angeles County road warrants	459 70	459 70
Orange County warrants (school and general)	3,677 10	3,677 10
Bank of Orange stock	89,500 00	22,375 00
Bank of Tustin stock	5,000 00	1,250 00
Olive Milling, Land, and Improvement Company stock	1,000 00	1,000 00
Totals	\$106,736 80	\$35,861 80

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
15 shares of Arizona Sandstone stock	\$15,000 00	\$5,000 00
5 shares of Arizona Sandstone stock (and personal security)	5,000 00	5,000 00
First mortgage six per cent bond, Oregon Short Line	1,000 00	200 00
Totals	\$21,000 00	\$10,200 00

JULY STATEMENT.

Financial Condition of the Commercial Bank of Santa Ana, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

D. HALLADAY, President.

W. K. JAMES, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	6,843 65	Reserve fund	45,000 00
United States bonds	2,500 00	Profit and loss and contingent fund	1,878 55
Miscellaneous bonds and stocks	28,725 00	Due depositors	216,496 57
County warrants	631 50		
Loans on real estate	34,897 62		
Loans on stocks, bonds, and warrants	10,000 00		
Loans on personal security	153,537 66		
Money on hand	47,340 04		
Due from banks and bankers	61,899 65		
Furniture and fixtures	2,000 00		
Total resources	\$363,375 12	Total liabilities	\$363,375 12

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: N. Palmer, 440; D. Halladay, 260; H. Mabury, 200; W. S. Bartlett, 10; W. K. James, 10. Total number of shares held by the Directors is 920 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$4,000 00	\$5,100 00
Orange	2,843 65	3,800 00
Totals	\$6,843 65	\$8,900 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Orange	\$34,897 62	\$90,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
United States bonds	\$2,500 00	\$2,500 00
Los Angeles County school bonds	4,100 00	4,100 00
Los Angeles County road warrants	459 70	459 70
Orange County school warrants	71 80	71 80
Bank of Orange stock	89,500 00	22,375 00
Bank of Tustin stock	5,000 00	1,250 00
Olive Milling, Land, and Improvement Company stock	1,000 00	1,000 00
Totals	\$102,631 50	\$31,756 50

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
20 shares Arizona Sandstone Company	\$20,000 00	\$10,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Commercial Bank, doing business at Santa Ana, County of Orange, on the second day of June, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid up	\$100,000 00
Other real estate	6,843 65	Reserve fund	40,000 00
Invested in stocks, bonds, and warrants	31,802 00	Due depositors	195,540 67
Loans and discounts	183,472 12	Due banks and bankers	69 22
Cash balance	40,401 57	Interest collected	6,706 09
Due from banks and bankers	60,572 88	Rents, exchange, etc.	259 19
Furniture, fixtures, etc.	2,000 00	Profit and loss	624 60
Expenses, taxes, etc.	3,107 55		
Total resources	\$343,199 77	Total liabilities	\$343,199 77

COMMERCIAL BANK—SANTA BARBARA.

[Incorporated August 15, 1887.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

GEO. W. COFFIN, President.

W. B. METCALF, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$16,000 00	Capital paid in coin	\$50,000 00
Real estate taken for debt ..	1,000 00	Profit and loss and contin- gent fund	885 39
Miscellaneous bonds and stocks	489 75	Due depositors	54,852 97
County warrants	220 00	Dividends unpaid	4,000 00
Loans on real estate	14,025 00	Other liabilities (certified and cashier's checks)	499 91
Loans on stocks, bonds, and warrants	10,251 50		
Loans on personal security ..	33,108 91		
Money on hand	14,598 48		
Due from banks and bankers ..	16,218 36		
Furniture and fixtures	3,842 95		
Other assets	483 32		
Total resources	\$110,238 27	Total liabilities	\$110,238 27

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Geo. W. Coffin, 30; E. B. Hall, 10; J. W. Calkins, 10; Geo. S. Edwards, 115; W. M. Eddy, 20; Hugh D. Vail, 150; W. W. Hollister, 60. Total number of shares held by the Directors is 395 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Barbara	\$1,000 00	\$1,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Barbara	\$13,725 00	\$28,000 00
Ventura	300 00	2,000 00
Totals	\$14,025 00	\$30,000 00

AMOUNT INVESTED IN STOCKS, BONDS AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
15 shares Loan and Building Association stock	\$537 00	\$489 75	\$537 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
47 shares Loan and Building Association of Santa Barbara stock	\$1,500 00	\$1,089 00	\$1,500 00
75 shares Redlands Land Co. stock	1,500 00	562 50	1,650 00
30 shares Commercial Bank stock	12,000 00	1,500 00	6,000 00
120 shares Stearns Wharf Co. stock	2,500 00	6,100 00	2,500 00
100 shares Land, Building, and Improvement Co. stock	6,000 00	1,000 00	6,900 00
60 shares Santa Barbara Gas Co. stock ..			
Totals	\$23,500 00	\$10,251 50	\$18,550 00

JULY STATEMENT.

Financial Condition of the Commercial Bank of Santa Barbara, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

GEORGE S. EDWARDS, President.

W. B. METCALF, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$16,000 00	Capital paid in coin	\$50,000 00
Real estate taken for debt ..	1,000 00	Profit and loss and contingent fund	2,341 44
Miscellaneous bonds and stocks	347 15	Due depositors	76,304 13
City warrants	569 08		
Loans on real estate	23,493 61		
Loans on other securities (grain, etc.)	19,337 50		
Loans on personal security ..	40,566 05		
Money on hand	10,592 89		
Due from banks and bankers ..	12,896 34		
Furniture and fixtures	3,842 95		
Total resources	\$128,645 57	Total liabilities	\$128,645 57

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: James A. Blood, Sr., 45; John Edwards, 90; George S. Edwards, 525; E. B. Hall, 10; Wm. Hollister, 30; Joseph Sexton, 20; Hugh D. Vail, 100. Total number of shares held by the Directors is 820 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Barbara.....	\$1,000 00	\$1,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Barbara.....	\$23,193 61	\$48,500 00
Ventura	300 00	1,200 00
Totals.....	\$23,493 61	\$49,700 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
14 shares Loan and Building Association.....	\$347 15	\$500 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Mortgage notes	\$6,150 00	\$9,000 00
38 shares Loan and Building Association stock (1st ser.).....	1,225 00	1,900 00
75 shares Redondo Land Company	562 50	3,000 00
60 shares Santa Barbara Gas Company	1,000 00	9,000 00
110 shares Union Mill Company	3,000 00	5,500 00
120 shares Stearns Wharf Company	6,100 00	6,500 00
100 shares Land, Building, and Improvement Company.....		
30 shares Commercial Bank.....	1,300 00	1,500 00
Totals.....	\$19,337 50	\$36,400 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Commercial Bank, doing business at Santa Barbara, County of Santa Barbara, on the sixth day of May, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$16,000 00	Capital paid up	\$50,000 00
Other real estate	1,000 00	Due depositors	81,662 18
Loans and discounts	76,773 11	Interest collected.....	2,212 10
Cash balance	9,077 49	Rents, exchange, etc.....	155 70
Due from banks and bankers	26,451 29	Profit and loss	885 39
Furniture, fixtures, etc.	3,842 95		
Expenses, taxes, etc.	1,257 23		
Other assets	513 30		
Total resources.....	\$134,915 37	Total liabilities.....	\$134,915 37

BANK OF SANTA CLARA COUNTY—SANTA CLARA.

[Incorporated May 31, 1875.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

JAS. P. PIERCE, President.

C. C. HAYWARD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt ..	\$14,121 30	Capital paid in coin	\$135,000 00
Loans on real estate	60,930 00	Reserve fund	60,000 00
Loans on stocks, bonds, and warrants	23,135 00	Profit and loss and contin- gent fund	21,929 97
Loans on personal security ..	349,673 89	Due depositors	211,377 12
Money on hand	23,970 43	Due banks and bankers	39,784 03
Due from banks and bankers ..	4,449 93	Dividends unpaid	315 00
Furniture and fixtures	175 00	Interest collected	12,634 24
Expenses	3,107 83		
Taxes	1,476 98		
Total resources	\$481,040 36	Total liabilities	\$481,040 36

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$135,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$45.

The names of the Directors, and number of shares of stock held by each, are as follows: W. J. Casey, 17; J. H. Dibble, 138; J. Eberhard, 100; F. C. Franck, 583; W. D. Hudson, 50; C. C. Hayward, 20; S. I. Jameson, 25; W. B. Kingsbury, 40; H. M. Leonard, 700; Jas. P. Pierce, 700; R. T. Pierce, 15. Total number of shares held by the Directors is 2,388 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara	\$14,121 30	\$20,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$41,930 00	\$75,000 00
Santa Cruz	7,000 00	15,000 00
Los Angeles	12,000 00	25,000 00
Totals	\$60,930 00	\$115,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Miscellaneous	\$60,000 00	\$23,135 00	\$40,000 00

JULY STATEMENT.

Financial Condition of the Bank of Santa Clara County of Santa Clara, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

JAS. P. PIERCE, President.

C. C. HAYWARD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$10,422 25	Capital paid in coin.....	\$135,000 00
Loans on real estate.....	49,033 19	Reserve fund.....	70,000 00
Loans on stocks, bonds, and warrants.....	21,886 48	Profit and loss and contingent fund.....	12,500 00
Loans on other securities (grain, etc.).....	899 00	Due depositors.....	177,536 30
Loans on personal security.....	280,856 08	Dividends unpaid.....	80 00
Money on hand.....	20,230 41	Interest collected.....	12,334 68
Due from banks and bankers.....	20,959 08		
Furniture and fixtures.....	175 00		
Expenses.....	3,122 94		
Taxes.....	416 55		
Total resources.....	\$407,450 93	Total liabilities.....	\$407,450 93

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$135,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$45.

The names of the Directors, and number of shares of stock held by each, are as follows: W. J. Casey, 17; J. H. Dibble, 138; J. Eberhard, 100; F. C. Franck, 583; W. D. Hudson, 50; C. C. Hayward, 20; S. I. Jameson, 25; W. B. Kingsbury, 40; H. M. Leonard, 700; Jas. P. Pierce, 700; R. T. Pierce, 15. Total number of shares held by the Directors is 2,388 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara.....	\$10,422 25	\$20,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara.....	\$36,033 19	\$70,000 00
Santa Cruz.....	7,000 00	15,000 00
Los Angeles.....	6,000 00	15,000 00
Totals.....	\$49,033 19	\$100,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
Miscellaneous.....	\$60,000 00	\$21,336 43

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Santa Clara County, doing business at Santa Clara, County of Santa Clara, on the tenth day of March, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$13,681 30	Capital paid up	\$135,000 00
Loans and discounts	412,400 92	Reserve fund	70,000 00
Cash balance	15,486 10	Due depositors	194,431 38
Due from banks and bankers	983 75	Due banks and bankers	26,070 62
Furniture, fixtures, etc.	175 00	Interest collected	5,949 22
Expenses, taxes, etc.	1,456 15	Dividends unpaid	232 00
		Profit and loss	12,500 00
Total resources	\$444,183 22	Total liabilities	\$444,183 22

BANK OF SANTA CRUZ COUNTY—SANTA CRUZ.

[Incorporated August 10, 1875.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

J. H. LOGAN, President.

F. G. MENEFEE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,000 00	Capital paid in coin	\$80,000 00
Real estate taken for debt ..	2,000 00	Reserve fund	25,000 00
Miscellaneous bonds and stocks	400 00	Profit and loss and contingent fund	25,338 69
County warrants	18 00	Due depositors	252,756 76
Loans on real estate	35,200 95	Due banks and bankers	2,407 34
Loans on stocks, bonds, and warrants	17,625 00		
Loans on other securities (grain, etc.)	600 00		
Loans on personal security ..	240,500 62		
Money on hand	19,436 89		
Due from banks and bankers ..	62,721 33		
Furniture and fixtures	1,000 00		
Total resources	\$385,502 79	Total liabilities	\$385,502 79

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$80,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Logan, 32; P. B. Fagen, 213; L. Schwartz, 79; F. H. Runge, 75; J. D. Chace, 10; J. D. Phelan, 15; B. F. Porter, 42. Total number of shares held by the Directors is 466 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	\$2,000 00	\$2,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt	\$1,500 00	\$1,600 00
San Francisco	400 00	900 00
Santa Cruz	33,300 95	60,000 00
Totals	\$35,200 95	\$62,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Brown Valley bonds	\$300 00	\$300 00	\$300 00
5 shares of Santa Cruz Bank of Savings and Loan, at \$20	100 00	100 00	137 50
Totals	\$400 00	\$400 00	\$437 50

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
375 shares of Pacific Avenue Street Railroad Company, at \$50	\$18,750 00	\$10,000 00	\$18,750 00
300 shares of Grover & Co. stock, at \$50	15,000 00	6,000 00	15,000 00
Municipal bonds	500 00	300 00	500 00
Bank stock	2,400 00	1,325 00	3,000 00
Totals	\$36,650 00	\$17,625 00	\$37,250 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Jewelry	\$600 00	\$1,000 00

JULY STATEMENT.

Financial Condition of the Bank of Santa Cruz County, Santa Cruz, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

J. H. LOGAN, President.

F. G. MENEFEE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,000 00	Capital paid in coin	\$80,000 00
Real estate taken for debt ..	2,000 00	Reserve fund	26,000 00
Miscellaneous bonds and stocks	120 00	Profit and loss and contin- gent fund	28,501 78
Loans on real estate	20,310 00	Due depositors	230,341 86
Loans on stocks, bonds, and warrants	17,260 00	Due banks and bankers	13,053 63
Loans on other securities (grain, etc.)	717 00	Dividends unpaid	8 00
Loans on personal security ..	291,357 17		
Money on hand	22,761 90		
Due from banks and bankers ..	15,879 20		
Furniture and fixtures	1,500 00		
Total resources	\$377,905 27	Total liabilities	\$377,905 27

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$80,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Logan, 32; P. B. Fagen, 213; L. Schwartz, 79; Frank O'Neill, 10; J. D. Chace, 10; J. D. Phelan, 15; B. F. Porter, 42. Total number of shares held by the Directors is 401 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	\$2,000 00	\$2,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt	\$1,500 00	\$1,500 00
Santa Cruz	18,810 00	40,000 00
Totals	\$20,310 00	\$41,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Brown Valley school bonds	\$120 00	\$120 00	\$120 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
375 shares Pacific Avenue Street Railroad Company, at \$50.	\$18,750 00	\$10,000 00	\$18,750 00
300 shares Grover & Co. stock, at \$50	15,000 00	6,000 00	15,000 00
Bond, City of Philadelphia, Pa.	500 00	300 00	500 00
1 share Santa Cruz Fair Building Association	50 00	25 00	50 00
10 shr's Santa Cruz Farmers Union, at \$50.	500 00	135 00	200 00
Bank stock	2,000 00	800 00	3,200 00
Totals	\$36,800 00	\$17,260 00	\$37,700 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Jewelry	\$717 00	\$1,100 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Santa Cruz County, doing business at Santa Cruz, County of Santa Cruz, on the thirtieth day of October, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,000 00	Capital paid up	\$80,000 00
Other real estate	2,000 00	Reserve fund	25,000 00
Invested in stocks, bonds, and warrants	1,463 00	Due depositors	252,086 81
Loans and discounts	294,409 37	Due banks and bankers	6,920 21
Cash balance	26,202 32	Interest collected	3,377 53
Due from banks and bankers	53,849 77	Rents, exchange, etc.	358 90
Furniture, fixtures, etc.	1,000 00	Dividends unpaid	16 00
Expenses, taxes, etc.	1,087 49	Profit and loss	18,252 50
Total resources	\$386,011 95	Total liabilities	\$386,011 95

CITY BANK—SANTA CRUZ.

[Incorporated December 18, 1886.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

L. K. BALDWIN, President.

M. D. HASLAM, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt ..	\$2,901 95	Capital paid in coin	\$32,475 00
Loans on real estate	43,784 78	Reserve fund	5,738 27
Loans on personal security ..	35,225 28	Due depositors	89,624 71
Money on hand	24,190 20	Due banks and bankers	888 35
Due from banks and bankers ..	22,319 70	Dividends unpaid	1,948 50
Furniture and fixtures	2,286 04	Other liabilities	33 12
Total resources	\$130,707 95	Total liabilities	\$130,707 95

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$43,300; amount paid in coin is \$32,475. The total number of shares of stock issued is 433 shares; the amount paid on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows: L. K. Baldwin, 30; F. A. Hihn, 59; A. Russell, 10; M. A. Buckley, 30; J. Sylvar, 10; J. S. Green, 20; I. L. Thurber, 27. Total number of shares held by the Directors is 186 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	\$2,901 95	\$3,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz	\$43,784 78	\$110,000 00

JULY STATEMENT.

Financial Condition of the City Bank, Santa Cruz, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

L. K. BALDWIN, President.

W. D. HASLAM, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt ..	\$2,975 00	Capital paid in coin	\$32,475 00
Loans on real estate	19,600 00	Reserve fund	5,738 27
Loans on personal security ..	79,771 74	Profit and loss and contin-	
Money on hand	21,069 30	gent fund	1,442 93
Due from banks and bankers ..	5,331 31	Due depositors	91,340 75
Furniture and fixtures	2,286 04	Other liabilities	36 44
Total resources	\$131,033 39	Total liabilities	\$131,033 39

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$43,300; amount paid in coin is \$32,475. The total number of shares of stock issued is 433 shares; the amount paid on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows: L. K. Baldwin, 35; F. A. Hihn, 59; A. Russell, 10; M. A. Buckley, 30; Jackson Sylvar, 10; J. S. Green, 20; I. L. Thurber, 40. Total number of shares held by the Directors is 204 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Cruz.....	\$2,975 00	\$4,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz.....	\$19,600 00	\$43,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the City Bank, doing business at Santa Cruz, County of Santa Cruz, on the thirty-first day of October, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate.....	\$3,000 95	Capital paid up	\$32,475 00
Loans and discounts	86,948 86	Reserve fund	4,721 21
Cash balance	13,207 75	Due depositors	79,067 43
Due from banks and bankers	14,538 50	Due banks and bankers	444 64
Furniture, fixtures, etc.....	2,286 04	Interest collected	2,445 14
Expenses, taxes, etc.....	1,091 12	Rents, exchange, etc.	283 79
		Profit and loss	1,602 79
		Other liabilities	33 22
Total resources.....	\$121,073 22	Total liabilities.....	\$121,073 22

BANK OF SANTA MARIA.

[Incorporated May 15, 1890.]

Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

L. M. KAISER, President.

PAUL O. TIETZEN, Cashier.

F. B. JACK, Manager.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$1,910 00	Capital paid in coin	\$25,000 00
Loans on personal security	47,776 31	Due depositors	62,615 43
Money on hand	5,799 07	Exchange and collections	59 55
Due from banks and bankers	27,948 21		
Furniture and fixtures	2,714 18		
Expenses	312 26		
Interest	1,214 95		
Total resources	\$87,674 98	Total liabilities	\$87,674 98

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Pozzini, 30; J. F. Goodwin, 10; L. M. Kaiser, 5; Henry Brunner, 5; McD. R. Venable, 5; F. B. Jack, 5; Paul O. Tietzen, 5; R. E. Jack, 5. Total number of shares held by the Directors is 70 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Barbara	\$1,910 00	\$3,220 00

EXCHANGE BANK—SANTA ROSA.

[Incorporated April 1, 1890.]

Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

MANVILLE DOYLE, President.

F. P. DOYLE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,760 51	Capital paid in coin	\$120,000 00
Loans on real estate	64,746 07	Profit and loss and contin-	
Loans on personal security	34,579 42	gent fund	15 21
Money on hand	22,637 64	Due depositors	23,665 56
Due from banks and bankers	6,405 22	Due banks and bankers	168 54
Furniture and fixtures	2,798 80		
Expenses	779 20		
Other assets	1,142 45		
Total resources	\$143,849 31	Total liabilities	\$143,849 31

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$120,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: Hollis Hitchcock, 1,150; H. E. Lawrence, 500; William Hill, 25; M. Doyle, 750; F. P. Doyle, 500. Total number of shares held by the Directors is 2,925 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$64,746 07	\$135,250 00

SANTA ROSA BANK.

[Incorporated August 20, 1870.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

WM. E. McCONNELL, President.

L. W. BURRIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$36,357 71	Capital paid in coin	\$300,000 00
Real estate taken for debt ..	18,845 37	Reserve fund	85,000 00
Loans on real estate	199,227 16	Profit and loss and contin-	
Loans on other securities		gent fund	78,235 01
(grain, etc.)	139,169 73	Due depositors	413,707 09
Loans on personal security ..	363,361 84	Due banks and bankers	10,288 70
Money on hand	52,766 66	Dividends unpaid	212 00
Due from banks and bankers	25,304 91		
Expenses	9,146 81		
Taxes	6,114 88		
Judgments	7,127 73		
Interest accrued and uncol-			
lected	30,000 00		
Total resources	\$887,422 80	Total liabilities	\$887,422 80

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Thomas Hopper, 523; David Burris, 350; A. A. Curtis, 295; Jas. H. Laughlin, 150; J. P. Maddux, 120; John S. Taylor, 100; Wm. E. McConnell, 20. Total number of shares held by the Directors is 1,558 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$18,845 37	\$25,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino	\$4,100 00	\$10,000 00
Humboldt	20,630 00	35,000 00
Placer	12,500 00	20,000 00
Sonoma	161,997 16	350,000 00
Totals	\$199,227 16	\$415,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wine and brandy in bond	\$139,169 73	\$195,000 00

JULY STATEMENT.

Financial Condition of the Santa Rosa Bank, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

WM. E. McCONNELL, President.

L. W. BURRIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$36,357 71	Capital paid in coin	\$300,000 00
Real estate taken for debt..	18,588 17	Reserve fund	100,000 00
Loans on real estate	203,789 16	Profit and loss and contingent fund	49,579 13
Loans on other securities (grain, etc.)	132,500 00	Due depositors	262,947 19
Loans on personal security ..	342,445 55	Due banks and bankers	63,813 83
Money on hand	22,621 65	Dividends unpaid	4,248 00
Due from banks and bankers ..	3,052 72	Other liabilities (due N. Y. agent)	13,601 45
Expenses	4,830 40		
Taxes	5,421 06		
Other assets (judgments)	7,127 75		
Personal property	455 45		
Interest due and uncollected ..	17,000 00		
Total resources	\$794,189 60	Total liabilities	\$794,189 60

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Thomas Hopper, 523; David Burris, 350; Jas. H. Laughlin, 150; Wm. E. McConnell, 20; J. P. Maddux, 120; John S. Taylor, 100; Allen A. Curtis, 295. Total number of shares held by the Directors is 1,558 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$18,588 17	\$25,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Placer	\$12,500 00	\$22,000 00
Mendocino	4,100 00	15,000 00
Humboldt	20,630 00	40,000 00
Sonoma	166,559 16	250,000 00
Totals	\$203,789 16	\$327,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.
Wine and brandy in bond	\$132,500 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Santa Rosa Bank, doing business at Santa Rosa, County of Sonoma, on the seventh day of December, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$36,357 71	Capital paid up	\$300,000 00
Other real estate	18,505 37	Reserve fund	85,000 00
Loans and discounts	680,572 09	Due depositors	319,982 99
Cash balance	27,211 98	Due banks and bankers	65,305 90
Due from banks and bankers	24,492 69	Interest collected	9,115 22
Expenses, taxes, etc.	14,628 69	Rents, exchange, etc.	1,042 14
Other assets (judgments)	7,467 73	Dividends unpaid	254 00
		Profit and loss	28,536 01
Total resources	\$809,236 26	Total liabilities	\$809,236 26

SAVINGS BANK OF SANTA ROSA.

[Incorporated March 10, 1873.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

A. P. OVERTON, President.

GEO. P. NOONAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,629 25	Capital paid in coin	\$200,000 00
Real estate taken for debt	46,402 24	Profit and loss and contin-	
County warrants	2,306 39	gent fund	94,692 86
Loans on real estate	343,951 00	Due depositors	397,458 09
Loans on stocks, bonds, and		Due banks and bankers	15,798 94
warrants	40,100 00	Dividends unpaid	611 00
Loans on personal security	186,144 87		
Money on hand	63,745 63		
Due from banks and bankers	12,781 51		
Furniture and fixtures	2,500 00		
Total resources	\$708,560 89	Total liabilities	\$708,560 89

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Daniel Brown, 75; J. M. Laughlin, 60; H. Hitchcock, 100; A. P. Overton, 120; Julius Ort, 11; W. S. M. Wright, 8; John Walker, 10. Total number of shares held by the Directors is 464 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma.....	\$46,402 24	\$57,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma.....	\$343,951 00	\$690,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Sonoma County school orders.....	\$2,306 39	\$2,306 39	\$2,306 39

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank stock.....	\$50,000 00	\$40,100 00	\$57,000 00

JULY STATEMENT.

Financial Condition of the Savings Bank of Santa Rosa, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

A. P. OVERTON, President.

GEORGE P. NOONAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$10,629 25	Capital paid in coin.....	\$200,000 00
Real estate taken for debt..	45,896 19	Profit and loss and con-	
County warrants.....	334 50	tingent fund.....	98,631 10
Loans on real estate.....	335,116 00	Due depositors.....	315,216 70
Loans on stocks, bonds, and		Due banks and bankers...	47,751 24
warrants.....	40,000 00	Dividends unpaid.....	619 00
Loans on personal security..	186,793 98		
Money on hand.....	36,006 41		
Due from banks and bankers	4,941 71		
Furniture and fixtures.....	2,500 00		
Total resources.....	\$662,218 04	Total liabilities.....	\$662,218 04

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: D. Brown, 75; H. Hitchcock, 100; J. M. Laughlin, 60; A. P. Overton, 120; Julius Ort, 11; W. S. M. Wright 88; John Walker, 10. Total number of shares held by the Directors is 464 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma.....	\$45,896 19	\$57,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma.....	\$335,116 00	\$680,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank stock.....	\$50,000 00	\$40,000 00	\$75,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Savings Bank of Santa Rosa, doing business at Santa Rosa, County of Sonoma, on the ninth day of December, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,129 25	Capital paid up	\$200,000 00
Other real estate	46,529 24	Reserve fund	91,512 95
Invested in stocks, bonds, and warrants	1,727 10	Due depositors	329,230 59
Loans and discounts	573,619 37	Due banks and bankers	44,179 77
Cash balance	27,873 44	Interest collected	961 70
Due from banks and bankers	3,559 96	Dividends unpaid	611 00
Expenses, taxes, etc.	57 65		
Total resources	\$666,496 01	Total liabilities	\$666,496 01

BANK OF SELMA.

[Incorporated May —, 1887.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

J. A. STROUD, President.

D. S. SNODGRASS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,450 67	Capital paid in coin	\$30,000 00
County warrants	2,953 80	Reserve fund	5,265 52
Loans on real estate	23,950 00	Due depositors	66,314 18
Loans on personal security	55,681 84	Due banks and bankers	5,028 44
Money on hand	12,237 35		
Due from banks and bankers	1,189 51		
Furniture and fixtures	2,144 97		
Total resources	\$106,608 14	Total liabilities	\$106,608 14

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$30,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: J. A. Stroud, 200; M. Sides, 100; J. G. S. Arrants, 100; S. B. Holton, 25; O. J. Woodward, 100. Total number of shares held by the Directors is 525 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno	\$23,950 00	\$75,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County warrants (school)	\$2,953 80	\$2,953 80	\$2,953 80

JULY STATEMENT.

Financial Condition of the Bank of Selma, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

J. A. STROUD, President.

D. S. SNODGRASS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$8,450 67	Capital paid in coin	\$30,000 00
Loans on real estate	26,740 00	Reserve fund	7,435 62
Loans on personal security	56,205 26	Due depositors	58,042 90
Money on hand	9,067 79	Due banks and bankers	10,641 40
Due from banks and bankers	3,439 38		
Furniture and fixtures	2,144 97		
Other assets (collections not returned)	71 85		
Total resources	\$106,119 92	Total liabilities	\$106,119 92

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$30,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: J. A. Stroud, 150; John G. S. Arrants, 100; M. Sides, 100; O. J. Woodward, 100; S. B. Holton, 25. Total number of shares held by the Directors is 475 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno	\$26,740 00	\$80,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Selma, doing business at Selma, County of Fresno, on the twelfth day of September, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$8,426 06	Capital paid up	\$30,000 00
Loans and discounts.....	72,767 21	Reserve fund.....	1,913 84
Cash balance	8,225 30	Due depositors	63,441 99
Due from banks and bankers.....	4,052 86	Interest collected.....	1,083 70
Furniture, fixtures, etc.....	2,144 97	Rents, exchange, etc.	253 03
Expenses, taxes, etc.....	966 16		
Other assets	110 00		
Total resources.....	\$96,692 56	Total liabilities.....	\$96,692 56

SONOMA VALLEY BANK—SONOMA.

[Incorporated June 9, 1875.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

DAVID BURRIS, President.

JESSE BURRIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt...	\$33,018 39	Capital paid in coin.....	\$50,200 00
Loans on real estate.....	47,100 00	Reserve fund.....	20,000 00
Loans on personal security.....	46,206 62	Profit and loss and contin-	
Money on hand.....	5,461 86	gent fund	7,927 64
Furniture and fixtures.....	1,412 50	Due depositors	33,891 82
Taxes	95 23	Due banks and bankers.....	21,275 14
Total resources.....	\$133,294 60	Total liabilities.....	\$133,294 60

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$50,200; amount paid in coin is \$50,200. The total number of shares of stock issued is 502 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: David Burris, 269; Thomas Hopper, 51; F. Clewe, 40; F. T. Duhring, 1; Jesse Burris, 1. Total number of shares held by the Directors is 362 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$33,018 39	\$35,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$47,100 00	\$60,000 00

JULY STATEMENT.

Financial Condition of the Sonoma Valley Bank, Sonoma, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

DAVID BURRIS, President.

JESSE BURRIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$1,500 00	Capital paid in coin	\$50,200 00
Real estate taken for debt ..	27,031 89	Reserve fund	20,000 00
Loans on real estate	54,350 00	Profit and loss and contin-	
Loans on personal security ..	32,418 27	gent fund	7,945 16
Money on hand	10,236 48	Due depositors	47,606 50
Due from banks and bankers ..	4,548 70	Due banks and bankers	5,746 18
Furniture and fixtures	1,412 50		
Total resources	\$131,497 84	Total liabilities	\$131,497 84

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$50,200; amount paid in coin is \$50,200. The total number of shares of stock issued is 502 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: David Burris, 269; F. Clewe, 40; F. T. Duhring, 1; Thomas Hopper, 51; Jesse Burris, 1. Total number of shares held by the Directors is 362 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$27,031 89	\$28,800 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$54,350 00	\$75,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Sonoma Valley Bank, doing business at Sonoma, County of Sonoma, on the thirty-first day of December, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate.....	\$33,018 39	Capital paid up.....	\$50,200 00
Loans and discounts.....	93,306 62	Reserve fund.....	20,000 00
Cash balance.....	5,461 86	Due depositors.....	33,891 82
Furniture, fixtures, etc.....	1,412 50	Due banks and bankers.....	21,275 14
Expenses, taxes, etc.....	95 23	Profit and loss.....	7,927 64
Total resources.....	\$133,294 60	Total liabilities.....	\$133,294 60

FARMERS AND MERCHANTS BANK OF STOCKTON.

[Incorporated October 17, 1888.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

PHILIP B. FRASER, President.

CHAS. H. KEAGLE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks.....	\$5,000 00	Capital paid in coin.....	\$300,000 00
Loans on real estate.....	207,048 57	Profit and loss and contingent fund.....	12,775 91
Loans on stocks, bonds, and warrants.....	59,156 76	Due depositors.....	438,874 54
Loans on other securities (grain, etc.).....	184,244 05	Due banks and bankers.....	32,055 37
Loans on personal security.....	248,304 27		
Money on hand.....	64,423 06		
Due from banks and bankers.....	2,759 46		
Furniture and fixtures.....	6,000 00		
Other assets.....	6,769 65		
Total resources.....	\$783,705 82	Total liabilities.....	\$783,705 82

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. H. Crocker, 100; D. S. Rosenbaum, 181; Geo. B. Sperry, 95; Henry Fisk, 30; D. A. Guernsey, 30; G. C. Hyatt, 25; F. R. Thomas, 25; L. A. Richards, 10; P. B. Fraser, 40. Total number of shares held by the Directors is 536 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin.....	\$175,874 01	\$307,100 00
Butte.....	19,026 52	35,000 00
Stanislaus.....	6,229 87	16,000 00
Merced.....	5,918 17	12,000 00
Totals.....	\$207,048 57	\$370,100 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Shady Grove School District, San Joaquin County	\$5,000 00	\$5,000 00	\$5,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Alta Fire Insurance Co. of California	\$14,000 00	\$7,775 00	\$9,000 00
San Joaquin County school scrip	1,786 00	1,786 00	1,786 00
Controller's warrants on State Treasurer	987 42	987 42	987 42
Stockton Savings Bank stock	14,700 00	20,750 00	24,000 00
Merced Security Savings Bank stock	7,500 00	4,624 97	12,000 00
Farmers and Merchants Bank, Stockton	20,700 00	16,483 37	22,425 00
Stockton Land, Loan, and Building Association	3,850 00	3,750 00	4,800 00
Farmers Cooperative Union of San Joaquin Valley	4,200 00	3,000 00	5,250 00
Totals	\$67,723 42	\$59,156 76	\$80,248 42

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse	\$183,730 98	\$256,467 00
Rye in warehouse	175 00	250 00
Oats in warehouse	121 27	235 00
Hay in warehouse	216 80	364 00
Totals	\$184,244 05	\$257,316 00

JULY STATEMENT.

Financial Condition of the Farmers and Merchants Bank of Stockton, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

PHILIP B. FRASER, President.

CHAS. H. KEAGLE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks	\$4,000 00	Capital paid in coin	\$300,000 00
Loans on real estate	217,106 68	Profit and loss and contingent fund	26,372 39
Loans on stocks, bonds, and warrants	47,961 35	Due depositors	569,468 54
Loans on other securities (grain, etc.)	11,903 47		
Loans on personal security	425,338 93		
Money on hand	154,844 97		
Due from banks and bankers	20,443 17		
Furniture and fixtures	6,000 00		
Other assets	8,242 36		
Total resources	\$895,840 93	Total liabilities	\$895,840 93

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. H. Crocker, 100; D. S. Rosenbaum, 166; Geo. B. Sperry, 95; Henry Fisk, 30; D. A. Guernsey, 30; G. C. Hyatt, 25; F. R. Thomas, 25; L. A. Richards, 10; P. B. Fraser, 40. Total number of shares held by the Directors is 521 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin	\$182,379 73	\$309,100 00
Stanislaus	5,110 86	13,000 00
Butte	19,026 52	35,000 00
Merced	10,589 57	19,000 00
Totals	\$217,106 68	\$376,100 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Shady Grove School District, San Joaquin County	\$4,000 00	\$4,000 00	\$4,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Alta Fire Insurance Co. of California	\$14,700 00	\$6,690 57	\$8,820 00
San Joaquin Valley Building and Loan Association	720 00	550 00	720 00
Stockton Savings Bank	8,700 00	13,125 00	14,675 00
National Park Bank of New York City	1,000 00	200 00	2,500 00
Stockton Land, Loan, and Building Association	4,100 00	3,050 00	4,100 00
Farmers and Merchants Bank of Stockton	18,600 00	12,121 04	21,700 00
Farmers' Coöperative Union of San Joaquin Valley	4,200 00	3,000 00	5,250 00
San Joaquin Valley Bank	1,400 00	1,400 00	1,900 00
Merced Security Savings Bank	7,500 00	7,824 74	12,000 00
Totals	\$60,920 00	\$47,961 35	\$71,665 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse	\$11,768 67	\$12,225 00
Hay in warehouse	64 80	250 00
Oats in warehouse	70 00	120 00
Totals	\$11,903 47	\$12,595 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Farmers and Merchants Bank, doing business at Stockton, County of San Joaquin, on the eighteenth day of April, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in stocks, bonds, and warrants	\$3,978 25	Capital paid up	\$300,000 00
Loans and discounts	579,419 77	Due depositors	397,474 74
Cash balance	93,911 74	Interest collected	9,762 92
Due from banks and bankers	27,195 31	Rents, exchange, etc.	518 25
Furniture, fixtures, etc.	6,000 00	Profit and loss	6,006 26
Expenses, taxes, etc.	3,257 10		
Total resources	\$713,762 17	Total liabilities	\$713,762 17

SAN JOAQUIN VALLEY BANK—STOCKTON.

[Incorporated March 14, 1868.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

G. B. CLAIBORNE, President.

C. E. PERKINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt ..	\$750 00	Capital paid in coin	\$158,580 00
Loans on real estate	103,756 83	Reserve fund	50,000 00
Loans on stocks, bonds, and warrants	32,605 32	Profit and loss and contingent fund	32,858 81
Loans on other securities (grain, etc.)	47,920 64	Due depositors	238,747 72
Loans on personal security ..	264,294 85	Dividends unpaid	378 60
Money on hand	22,513 52		
Due from banks and bankers ..	7,223 97		
Furniture and fixtures	1,500 00		
Total resources	\$480,565 13	Total liabilities	\$480,565 13

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$264,300; amount paid in coin is \$158,580. The total number of shares of stock issued is 2,643 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: Jas. A. Crow, 186; G. B. Claiborne, 72; W. L. Dudley, 62; C. I. Leach, 40; W. B. Johnson, 50; R. C. Sargent, 50; J. J. Stevenson, 50; Cornelius Swain, 170; John C. White, 39. Total number of shares held by the Directors is 719 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Joaquin	\$750 00	\$1,250 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin	\$97,872 93	\$165,000 00
Stanislaus	5,883 90	11,870 00
Totals	\$103,756 83	\$176,870 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
172 shares San Joaquin Valley Bank	\$17,200 00	\$7,892 44	\$15,480 00
150 shares Stockton Savings Bank	15,000 00	15,015 88	15,750 00
4 shares Stockton Savings and Loan Society	400 00		800 00
County school warrants	5,000 00		4,657 00
Stockton Natural Gas Co. and Stockton Land, Loan, and Building Association		5,040 00	
Totals		\$32,605 32	

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
1,070 tons of wheat in store	\$16,163 63	\$26,750 00
Lien on real estate	31,757 01	35,000 00
Totals	\$47,920 64	\$61,750 00

JULY STATEMENT.

Financial Condition of the San Joaquin Valley Bank of Stockton, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

G. B. CLAIBORNE, President.

C. E. PERKINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$108,656 83	Capital paid in coin	\$158,580 00
Loans on stocks, bonds, and warrants	31,800 89	Reserve fund	50,000 00
Loans on other securities (grain, etc.)	33,611 50	Profit and loss and contingent fund	33,060 52
Loans on personal security	260,066 56	Due depositors	187,072 23
Money on hand	26,007 99	Due banks and bankers	34,606 31
Due from banks and bankers	1,465 09	Dividends unpaid	139 20
Furniture and fixtures	1,849 40		
Total resources	\$463,458 26	Total liabilities	\$463,458 26

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$264,300; amount paid in coin is \$158,580. The total number of shares of stock issued is 2,643 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: G. B. Claiborne, 72; James A. Crow, 186; Joseph Fyfe, 10; W. B. Johnson, 50; R. C. Sargent, 50; J. J. Stevenson, 50; C. Swain, 170; J. C. White, 39. Total number of shares held by the Directors is 627 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin	\$102,772 93	\$177,000 00
Stanislaus	5,883 90	11,870 00
Totals.....	\$108,656 83	\$188,870 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
152 shares San Joaquin Valley Bank.....	\$15,200 00	\$6,286 98	\$15,200 00
150 shares Stockton Savings Bank.....	15,000 00	16,592 78	15,750 00
24 shares Stockton Savings and Loan Society	2,400 00		
Farmers and Merchants Bank, Security Savings, and First National Bank, Merced	}	8,921 13	{
Stockton Land, Loan, and Building Association			
Alta Fire Ins. Co., Masonic building.....			
Moore & Smith Lumber Co.			
Totals	\$32,600 00	\$31,800 89	\$35,750 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat in store.....	\$3,611 50	\$5,527 00
Lien on real estate	30,000 00	35,000 00
Totals.....	\$33,611 50	\$40,527 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the San Joaquin Valley Bank, doing business at Stockton, County of San Joaquin, on the fifteenth day of August, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$21,201 92	Capital paid up	\$158,580 00
Loans and discounts	396,430 48	Reserve fund	50,000 00
Cash balance	31,482 21	Due depositors	189,648 97
Due from banks and bankers	3,360 14	Due banks and bankers	32,748 77
Furniture, fixtures, etc.	1,500 00	Rents, exchange, etc.	5 65
Other assets	63 31	Dividends unpaid	1,650 60
		Profit and loss	21,404 07
Total resources.....	\$454,038 06	Total liabilities.....	\$454,038 06

STOCKTON SAVINGS AND LOAN SOCIETY.

[Incorporated August 12, 1867.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

L. U. SHIPPEE, President.

FRED. M. WEST, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt..	\$99,602 58	Capital paid in coin	\$500,000 00
Miscellaneous bonds and stocks	95,269 15	Reserve fund	100,000 00
Loans on real estate	1,156,333 05	Profit and loss and contin-	
Loans on stocks, bonds, and warrants	91,316 32	gent fund	242,718 50
Loans on other securities (grain, etc.)	78,830 30	Due depositors	1,672,302 30
Loans on personal security	728,393 26	Due banks and bankers	1,305 62
Money on hand	98,284 86	Dividends unpaid	30,000 00
Due from banks and bankers	98,356 46		
Interest accrued	99,736 52		
Collection account	203 92		
Total resources	\$2,546,326 42	Total liabilities	\$2,546,326 42

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: L. U. Shippee, 259; Chas. Haas, 30; A. W. Simpson, 50; J. H. O'Brien, 20; Wm. Inglis, 165; R. Gnekow, 400; Otis Perrin, 42; H. T. Dorrance, 20; F. Arnold, 20; M. L. Hewitt, 50; John Ducker, 85; Geo. A. McKenzie, 20; C. Grattan, 50. Total number of shares held by the Directors is 1,211 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Joaquin	\$75,554 00	\$88,000 00
Stanislaus	13,671 02	15,000 00
Fresno	1,612 99	2,000 00
Merced	7,764 57	8,000 00
Totals	\$99,602 58	\$113,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin	\$758,324 94	\$1,400,000 00
Sacramento	65,180 75	125,000 00
Stanislaus	157,456 19	315,000 00
Merced	62,961 87	120,000 00
Fresno	22,009 30	40,000 00
Butte	89,000 00	180,000 00
Tulare	1,400 00	3,000 00
Totals	\$1,156,333 05	\$2,183,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
95 bonds of San Joaquin Co., 4 per cent.	\$95,000 00	\$95,000 00	\$95,000 00
50 shares Masonic Hall stock.....	1,250 00	269 15	500 00
Totals	\$96,250 00	\$95,269 15	\$95,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
550 shares Stockton Warehouse.....	\$27,500 00	\$14,500 00	\$27,500 00
20 shares Stockton Combined Harvester and Agricultural Works.....	1,000 00	100 00	1,000 00
52 shares First National Bank, Stockton.	5,200 00	4,100 00	8,000 00
850 shares Stockton Savings and Loan Society	85,000 00	72,616 32	160,000 00
Totals	\$118,700 00	\$91,316 32	\$196,500 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Grain	\$78,830 30	\$108,000 00

JULY STATEMENT.

Financial Condition of the Stockton Savings and Loan Society, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

L. U. SHIPPEE, President.

FRED. M. WEST, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt..	\$102,184 96	Capital paid in coin	\$500,000 00
Miscellaneous bonds and stocks	90,269 15	Reserve fund.....	100,000 00
Loans on real estate.....	1,157,414 66	Profit and loss and contingent fund.....	258,487 24
Loans on stocks, bonds, and warrants	108,844 07	Due depositors	1,722,163 88
Loans on other securities (grain, etc.).....	25,609 15	Due banks and bankers....	1,247 14
Loans on personal security.	801,568 28	Other liabilities	30,000 00
Money on hand	90,827 71		
Due from banks and bankers	100,987 76		
Interest accrued.....	134,192 52		
Total resources.....	\$2,611,898 26	Total liabilities.....	\$2,611,898 26

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: L. U. Shippee, 259; Chas. Haas, 30; A. W. Simpson, 50; J. H. O'Brien, 20; Wm. Inglis, 165; R. Gnekow, 319; Otis Perrin, 42; H. T. Dorrance, 20; Fred. Arnold, 20; M. L. Hewitt, 70; John Ducker, 85; Geo. A. McKenzie, 20; C. Grattan, 50. Total number of shares held by the Directors is 1,150 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Joaquin	\$70,339 63	\$90,000 00
Sacramento	4,723 75	5,000 00
Fresno	1,612 99	2,000 00
Stanislaus	17,744 02	20,000 00
Merced	7,764 57	10,000 00
Totals	\$102,184 96	\$127,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin	\$740,511 55	\$1,000,000 00
Stanislaus	171,318 16	230,000 00
Sacramento	65,180 75	75,000 00
Merced	62,996 65	85,000 00
Fresno	23,007 55	30,000 00
Butte	89,000 00	120,000 00
Calaveras	4,000 00	6,000 00
Tulare	1,400 00	2,000 00
Totals	\$1,157,414 66	\$1,548,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
4 per cent bonds of San Joaquin County	\$90,000 00	\$90,000 00	\$90,000 00
50 shares of Masonic Hall stock, Stockton	1,250 00	269 15	500 00
Totals	\$91,250 00	\$90,269 15	\$90,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
890 shares of stock of Savings and Loan Society	\$89,000 00	\$90,244 07	\$178,000 00
52 shares of First National Bank	5,200 00	4,100 00	8,000 00
500 shares of Stockton Warehouse	27,500 00	14,500 00	27,500 00
Totals	\$121,700 00	\$108,844 07	\$213,500 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain in store	\$25,609 15	\$34,150 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Stockton Savings and Loan Society, doing business at Stockton, County of San Joaquin, on the sixteenth day of August, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$83,857 61	Capital paid up	\$500,000 00
Invested in stocks, bonds, and warrants	95,269 15	Reserve fund	300,000 00
Loans and discounts	2,064,964 90	Due depositors	1,639,075 15
Cash balance	85,800 71	Due banks and bankers	726 96
Due from banks and bankers	20,423 26	Interest collected	11,057 32
Expenses, taxes, etc.	2,528 66	Rents, exchange, etc.	80 84
Other assets (accrued interest)	141,913 70	Profit and loss	43,897 72
Total resources	\$2,494,837 99	Total liabilities	\$2,494,837 99

STOCKTON SAVINGS BANK.

[Incorporated July 5, 1882.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

H. S. SARGENT, President.

SIDNEY NEWELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt ..	\$5,132 43	Capital paid in coin	\$300,000 00
Loans on real estate	297,831 07	Profit and loss and contingent fund	128,376 26
Loans on stocks, bonds, and warrants	135,887 25	Due depositors	785,184 95
Loans on other securities (grain, etc.)	3,519 81	Dividends unpaid	33 60
Loans on personal security ..	357,365 48	Other liabilities (collection account)	7 10
Money on hand	291,559 15		
Due from banks and bankers ..	96,851 14		
Furniture and fixtures	3,545 58		
Other assets	21,910 00		
Total resources	\$1,213,601 91	Total liabilities	\$1,213,601 91

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: H. S. Sargent, 50; T. B. Buck, 110; E. R. Hedges, 255; Asa Clark, 100; George Hornage, 73; T. W. Newell, 100; I. S. Bostwick, 120; J. D. Peters, 20; W. C. Daggett, 100; Columbus Hurd, 60; Sidney Newell, 80. Total number of shares held by the Directors is 1,068 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Joaquin	\$5,132 43	\$6,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin	\$270,402 78	\$502,600 00
Stanislaus	27,428 29	56,000 00
Totals	\$297,831 07	\$558,600 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
1,265 shares Stockton Savings Bank	\$126,500 00	\$57,462 97	\$126,500 00
300 shares Matteson & Williamson Manufacturing Company	30,000 00	10,492 00	30,000 00
155 shares Stockton Savings and Loan Society	15,500 00	19,000 00	29,450 00
101 shares First National Bank of Stockton	10,100 00	11,763 84	16,160 00
250 shares San Joaquin Valley Bank of Stockton	25,000 00	15,759 41	20,000 00
153 shares San Joaquin Improvement Company	15,300 00	7,950 00	12,240 00
600 shares Stockton Street Railroad	6,000 00	2,500 00	4,000 00
50 shares Farmers Cooperative Union	5,000 00	7,000 00	15,000 00
50 shares Alta Fire Insurance Company	5,000 00	3,000 00	4,500 00
10 shares Grangers Bank of San Francisco	1,000 00	959 03	1,000 00
Totals	\$239,400 00	\$135,887 25	\$258,850 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
370,180 pounds of wheat	\$3,150 00	\$4,482 16
79,705 pounds of barley	369 81	398 51
Totals	\$3,519 81	\$4,880 67

JULY STATEMENT.

Financial Condition of the Stockton Savings Bank, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

H. S. SARGENT, President.

SIDNEY NEWELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$5,132 43	Capital paid in coin	\$300,000 00
Loans on real estate	304,876 64	Profit and loss and contingent fund	186,321 47
Loans on stocks, bonds, and warrants	113,804 18	Due depositors	560,876 87
Loans on personal security	380,321 39	Due banks and bankers	32,186 40
Money on hand	136,912 83	Dividends unpaid	254 40
Due from banks and bankers	59,490 09		
Furniture and fixtures	3,545 58		
Other assets	25,556 00		
Total resources	\$1,029,639 14	Total liabilities	\$1,029,639 14

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: H. S. Sargent, 50; I. S. Bostwick, 120; J. D. Peters, 20; T. W. Newell, 100; W. C. Daggett, 100; C. Hurd, 60; E. R. Hedges, 255; A. Clark, 100; George Hornage, 53; J. C. Hoisholt, 100; Sidney Newell, 80. Total number of shares held by the Directors is 1,043 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Joaquin	\$5,132 43	\$6,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin	\$265,877 00	\$482,000 00
Stanislaus	38,999 64	84,000 00
Totals	\$304,876 64	\$566,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
1,433 shares Stockton Savings Bank	\$143,300 00	\$46,579 13	\$143,300 00
155 shares Stockton Savings and Loan Society	15,500 00	20,162 55	30,000 00
101 shares First Nation'l Bank of Stockton	10,100 00	14,006 49	20,000 00
250 shares San Joaquin Valley Bank	25,000 00	6,814 01	25,000 00
300 shares Matteson & Williamson Manufacturing Company	30,000 00	10,492 00	30,000 00
50 shares Farmers Coöperative Union	5,000 00	5,000 00	10,000 00
50 shares Alta Insurance Company	5,000 00	1,500 00	4,000 00
600 shares Stockton Street Railroad	12,000 00	2,500 00	4,000 00
119 shares San Joaquin Improvement Co.	11,900 00	6,750 00	9,520 00
Totals	\$257,800 00	\$113,804 18	\$275,820 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Stockton Savings Bank, doing business at Stockton, County of San Joaquin, on the nineteenth day of August, 1839, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$5,181 93	Capital paid up	\$300,000 00
Loans and discounts	800,447 28	Due depositors	551,930 90
Cash balance	101,792 47	Due banks and bankers	2,298 04
Due from banks and bankers	33,365 54	Interest collected	5,746 15
Furniture, fixtures, etc.	3,545 58	Rents, exchange, etc.	110 17
Expenses, taxes, etc.	1,180 37	Dividends unpaid	1,491 20
Other assets (accrued interest)	24,467 00	Profit and loss	108,403 71
Total resources	\$969,980 17	Total liabilities	\$969,980 17

BANK OF SUISUN.

[Incorporated February 7, 1876.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

R. D. ROBBINS, President.

WM. WOLF, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$80 25	Capital paid in coin	\$100,000 00
Loans on real estate	333,287 19	Reserve fund	201,683 21
Loans on personal security	196,721 40	Due depositors	325,926 31
Money on hand	27,948 81	Dividends unpaid	6,870 00
Due from banks and bankers	35,121 51		
Furniture and fixtures	2,500 00		
Other assets	38,820 36		
Total resources	\$634,479 52	Total liabilities	\$634,479 52

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. D. Robbins, 491; C. F. D. Hastings, 180; E. P. Hilborn, 24; M. Dinkelspiel, 10; L. B. Abernathie, 5. Total number of shares held by the Directors is 710 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$319,081 51	\$475,000 00
Napa	4,250 00	7,500 00
Contra Costa	9,955 68	15,000 00
Totals	\$333,287 19	\$497,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
County warrants	\$80 25	\$80 25	\$80 25

JULY STATEMENT.

Financial Condition of the Bank of Suisun, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

R. D. ROBBINS, President.

WM. WOLF, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$81 25	Capital paid in coin	\$100,000 00
Loans on real estate	322,967 40	Reserve fund	213,178 80
Loans on personal security	158,788 36	Due depositors	197,337 66
Money on hand	14,840 57	Due banks and bankers	36,041 72
Due from banks and bankers	287 09	Dividends unpaid	6,456 00
Furniture and fixtures	2,500 00		
Other assets	53,549 51		
Total resources	\$553,014 18	Total liabilities	\$553,014 18

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. D. Robbins, 491; C. F. D. Hastings, 180; E. P. Hilborn, 24; M. Dinkelspiel, 10; L. B. Abernathie, 5. Total number of shares held by the Directors is 710 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$310,011 72	\$460,000 00
Contra Costa	9,955 68	15,000 00
Napa	3,000 00	7,500 00
Totals	\$322,967 40	\$482,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Solano County warrants	\$81 25	\$81 25	\$81 25

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Suisun, doing business at Suisun, County of Solano, on the twentieth day of February, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts	\$509,998 64	Capital paid up	\$100,000 00
Cash balance	32,870 27	Reserve fund	201,683 21
Due from banks and bankers	554 42	Due depositors	247,381 85
Furniture, fixtures, etc.	2,500 00	Due banks and bankers	30,798 17
Expenses, taxes, etc.	609 70	Rents, exchange, etc.	27 05
Other assets	34,905 25	Dividends unpaid	1,548 00
Total resources	\$581,438 28	Total liabilities	\$581,438 28

BANK OF TEMPLETON.

[Incorporated April 9, 1889.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

A. P. SEEMAN, President.

A. F. HORSTMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$11,000 00	Capital paid in coin.....	\$18,100 00
Real estate taken for debt..	1,000 00	Profit and loss and contin-	
Loans on personal security..	22,274 49	gent fund	2,450 64
Money on hand	4,254 10	Due depositors	23,146 51
Due from banks and bankers	3,612 22	Due banks and bankers ...	389 99
Furniture and fixtures	1,598 36		
Taxes and insurance paid..	347 97		
Total resources.....	\$44,087 14	Total liabilities.....	\$44,087 14

DETAILS.

The amount of capital stock is \$25,000; amount subscribed is \$18,100; amount paid in coin is \$18,100. The total number of shares of stock issued is 181 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. P. Seeman, 63; C. W. Horstman, 53; A. F. Horstman, 63; A. J. Hudson, 1; William Horstman, 1. Total number of shares held by the Directors is 181 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
O'Brien County, Iowa	\$1,000 00	\$1,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
On indorsed notes and personal security, crop mortgages, etc.	\$21,143 17	\$40,000 00

JULY STATEMENT.

Financial Condition of the Bank of Templeton, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

A. P. SEEMAN, President.

A. F. HORSTMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$11,000 00	Capital paid in coin	\$18,100 00
Miscellaneous bonds and stocks	3,064 80	Profit and loss and con- tingent fund	1,972 29
Loans on personal security ..	14,893 43	Due depositors	18,914 04
Money on hand	4,409 08	Due banks and bankers	1,050 20
Due from banks and bankers ..	3,737 71		
Furniture and fixtures	1,598 36		
Expenses	209 50		
Other assets (real estate) ...	1,123 65		
Total resources	\$40,036 53	Total liabilities	\$40,036 53

DETAILS.

The amount of capital stock is \$25,000; amount subscribed is \$18,100; amount paid in coin is \$18,100. The total number of shares of stock issued is 181 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Horstman, 1; A. J. Hudson, 1; C. W. Horstman, 53; A. P. Seeman, 63; A. F. Horstman, 63. Total number of shares held by the Directors is 181 shares.

REAL ESTATE OWNED BY THE BANK.

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo	\$1,123 65	\$1,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value per Share.	Amount Invested.	Market Value.
The Nelson-Quamstrom Co., Paso Robles ..	\$100 00	\$3,000 00	\$3,000 00
Pacific States Savings, Loan, and Bank- ing Company	100 00	64 80	64 80
Totals		\$3,064 80	\$3,064 80

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.
Indorsed notes and gilt edge paper	\$14,131 46

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Templeton, doing business at Templeton, County of San Luis Obispo, on the twenty-fifth day of October, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,300 00	Capital paid up	\$16,000 00
Loans and discounts	19,416 13	Due depositors	18,730 39
Cash balance	1,746 40	Profit and loss	413 44
Due from banks and bankers	4,382 94		
Furniture, fixtures, etc.	2,298 36		
Total resources	\$35,143 83	Total liabilities	\$35,143 83

BANK OF TOMALES.

[Incorporated June 25, 1875.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

WARREN DUTTON, President.

THOS. J. ABLES, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,000 00	Capital paid in coin	\$100,000 00
Loans on real estate	138,377 65	Reserve fund	85,000 00
Loans on stocks, bonds, and warrants	6,138 23	Profit and loss and contingent fund	11,465 41
Loans on personal security	111,485 70	Due depositors	55,826 19
Money on hand	9,568 40	Due banks and bankers	17,280 51
Due from banks and bankers	2 13		
Furniture and fixtures	1,000 00		
Total resources	\$269,572 11	Total liabilities	\$269,572 11

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Warren Dutton, 200; Hollis Hitchcock, 50; Geo. W. Burbank, 73; Henry E. Lawrence, 74; A. P. Gaver, 96. Total number of shares held by the Directors is 493 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Marin	\$70,337 65	\$125,000 00
Sonoma	39,440 00	60,000 00
Solano	4,600 00	12,000 00
Marin and Sonoma	24,000 00	36,000 00
Totals	\$138,377 65	\$233,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
73 shares stock Bank of Tomales.....	\$7,300 00	\$6,138 23	\$15,000 00

JULY STATEMENT.

Financial Condition of the Bank of Tomales, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

WARREN DUTTON, President.

THOS. J. ABLES, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,000 00	Capital paid in coin	\$100,000 00
Loans on real estate	144,032 65	Reserve fund	100,000 00
Loans on stocks, bonds, and warrants	6,138 23	Profit and loss and contingent fund	2,633 84
Loans on personal security	108,518 41	Due depositors	56,734 39
Money on hand	5,628 47	Due banks and bankers	9,145 47
Furniture and fixtures	1,000 00		
Expenses	195 94		
Total resources	\$268,513 70	Total liabilities	\$268,513 70

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Warren Dutton, 100; Hollis Hitchcock, 150; Geo. W. Burbank, 73; Henry E. Lawrence, 74; A. P. Gaver, 96. Total number of shares held by the Directors is 493 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Marin	\$73,892 65	\$112,000 00
Sonoma	41,540 00	64,000 00
Solano	4,600 00	10,000 00
Marin and Sonoma	24,000 00	36,000 00
Totals	\$144,032 65	\$222,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
73 shares Bank of Tomales stock	\$7,300 00	\$6,138 23	\$15,476 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Tomales, doing business at Tomales, County of Marin, on the second day of January, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,000 00	Capital paid up	\$100,000 00
Loans and discounts	256,042 27	Reserve fund	85,000 00
Cash balance	7,775 30	Due depositors	55,937 01
Furniture, fixtures, etc.	1,000 00	Due banks and bankers	15,446 05
Expenses, taxes, etc.	175 00	Interest collected	11,609 51
Total resources	\$267,992 57	Total liabilities	\$267,992 57

BANK OF TULARE.

[Incorporated July 27, 1885.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

E. LATHROP, President.

JOHN A. GOBLE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$20,989 39	Capital paid in coin	\$50,000 00
Real estate taken for debt ..	1,537 54	Reserve fund	15,000 00
County warrants	2,284 70	Profit and loss and contin-	
Loans on real estate	34,959 55	gent fund	341 03
Loans on stocks, bonds, and		Due depositors	85,849 11
warrants	4,193 51	Due banks and bankers	12,150 19
Loans on other securities		Dividends unpaid	5,000 00
(grain, etc.)	480 00		
Loans on personal security ..	74,713 39		
Money on hand	19,732 43		
Due from banks and bankers ..	4,960 24		
Furniture and fixtures	3,300 88		
Other assets (Tulare Irriga-			
tion District warrants)	1,188 70		
Total resources	\$168,340 33	Total liabilities	\$168,340 33

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: E. Lathrop, 172; J. Goldman, 195; H. Mabury, 350; J. L. Howell, 10. Total number of shares held by the Directors is 727 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tulare	\$1,537 54	\$1,537 54

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare	\$34,959 55	\$70,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Tulare County school warrants	\$2,284 70	\$2,284 70	\$2,284 70

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
40 shares Tulare Building and Loan Association	\$8,000 00	\$260 00	\$400 00
4 shares Kings River and Fresno Canal Company	400 00	250 00	400 00
Our certificate of deposit	400 00	100 00	400 00
25 shares Visalia and Tulare Railroad stock	2,500 00	1,100 00	1,375 00
15 shares Kaweah Canal and Irrigation Company	1,500 00	1,520 61	1,650 00
180 shares Tulare Gas Company	9,000 00	962 90	3,600 00
Totals	\$21,800 00	\$4,193 51	\$7,825 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
512 sacks (71,570 pounds) of wheat	\$480 00	\$700 00

JULY STATEMENT.

Financial Condition of the Bank of Tulare, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

E. LATHROP, President.

JOHN A. GOBLE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$21,149 42	Capital paid in coin	\$50,000 00
Real estate taken for debt ..	1,542 44	Reserve fund	15,000 00
Loans on real estate	28,334 35	Profit and loss and contin-	
Loans on stocks, bonds, and		gent fund	2,815 82
warrants	6,364 31	Due depositors	120,065 28
Loans on personal security ..	75,398 46		
Money on hand	18,816 52		
Due from banks and bankers ..	27,261 98		
Furniture and fixtures	3,326 18		
Other assets (irrigation war-			
rants)	5,687 44		
Total resources	\$187,881 10	Total liabilities	\$187,881 10

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: E. Lathrop, 172; J. Goldman, 195; H. Mabury, 350; S. Richardson, 10; John A. Goble, 10. Total number of shares held by the Directors is 737 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tulare	\$1,542 44	\$1,542 44

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare	\$28,334 35	\$56,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
119 shares Tulare Building and Loan Association	\$23,000 00	\$1,221 70	\$2,200 00
10 shares Kaweah Canal and Irrigation Company	1,000 00	1,420 61	2,000 00
500 shares Tulare City Water Company	10,000 00	2,672 00	8,000 00
180 shares Tulare Gas Company	9,000 00	8,000 00	3,600 00
4 shares Kings River and Fresno Canal Company	400 00	250 00	400 00
Totals	\$43,400 00	\$6,364 31	\$16,200 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Tulare, doing business at Tulare, County of Tulare, on the third day of September, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$20,775 38	Capital paid up	\$50,000 00
Other real estate	1,531 04	Reserve fund	10,000 00
Loans and discounts	100,457 10	Due depositors	85,343 64
Cash balance	19,933 24	Due banks and bankers	10,000 00
Due from banks and bankers	17,035 24	Interest collected	2,394 25
Furniture, fixtures, etc.	3,288 88	Rents, exchange, etc.	500 10
Expenses, taxes, etc.	725 63	Profit and loss	5,508 52
Total resources	\$163,746 51	Total liabilities	\$163,746 51

BANK OF TUSTIN.

[Incorporated October 10, 1887.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

A. GUY SMITH, President.

E. D. BUSS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,088 23	Capital paid in coin	\$25,000 00
Miscellaneous bonds and stocks	500 00	Profit and loss and contingent fund	93 28
County warrants	504 26	Due depositors	22,108 71
Loans on real estate	12,000 00	Due banks and bankers	4,920 78
Loans on stocks, bonds, and warrants	2,674 10		
Loans on personal security	14,320 68		
Money on hand	4,063 23		
Due from banks and bankers	2,259 75		
Furniture and fixtures	2,485 52		
Other assets	227 00		
Total resources	\$52,122 77	Total liabilities	\$52,122 77

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Guy Smith, 40; W. S. Bartlett, 30; W. W. Martin, 25; N. Palmer, 50; C. W. Wilcox, 30; L. Utt, 10; E. D. Buss, 100. Total number of shares held by the Directors is 285 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Orange	\$12,000 00	\$20,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Orange County warrants	\$504 26	\$504 26	\$504 26

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank of Tustin stock	\$3,125 00	\$1,825 00	\$3,125 00
First National Bank, Santa Ana, stock	1,000 00	800 00	1,100 00
Orange County warrants	49 10	49 10	49 10
Totals	\$4,174 10	\$2,674 10	\$4,274 10

JULY STATEMENT.

Financial Condition of the Bank of Tustin, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

A. GUY SMITH, President.

E. D. BUSS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$13,088 23	Capital paid in coin.....	\$25,000 00
Miscellaneous bonds and stocks.....	500 00	Profit and loss and contingent fund.....	162 35
Loans on real estate.....	12,635 65	Due depositors.....	33,012 48
Loans on stocks, bonds, and warrants.....	1,700 00		
Loans on personal security.....	12,321 95		
Money on hand.....	6,094 77		
Due from banks and bankers.....	9,348 71		
Furniture and fixtures.....	2,485 52		
Total resources.....	\$58,174 83	Total liabilities.....	\$58,174 83

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Guy Smith, 40; W. S. Bartlett, 30; C. W. Wilcox, 30; N. Palmer, 50; L. Utt, 10; E. D. Buss, 100. Total number of shares held by the Directors is 260 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Orange.....	\$12,635 65	\$28,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bank of Tustin stock.....	\$500 00	\$500 00	\$500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank of Tustin stock.....	\$3,000 00	\$1,700 00	\$3,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Tustin, doing business at Tustin, County of Orange, on the second day of June, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,088 23	Capital paid up	\$25,000 00
Invested in stocks, bonds, and warrants	500 00	Due depositors	31,920 56
Loans and discounts	26,000 78	Interest collected	1,078 46
Cash balance	4,471 01	Rents, exchange, etc.	26 00
Due from banks and bankers	9,888 71	Profit and loss	93 28
Furniture, fixtures, etc.	2,485 52		
Expenses, taxes, etc.	971 37		
Other assets	712 68		
Total resources	\$58,118 30	Total liabilities	\$58,118 30

BANK OF UKIAH.

[Incorporated January 10, 1874.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

R. MCGARVEY, President.

SAM. WHEELER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,538 10	Capital paid in coin	\$250,000 00
Real estate taken for debt ..	1,477 73	Profit and loss and contin-	
County warrants	14,759 71	gent fund	56,155 88
Loans on real estate	299,578 58	Due depositors	230,760 97
Loans on personal security ..	98,482 38	Due banks and bankers	527 72
Money on hand	41,946 32	Dividends unpaid	95 00
Due from banks and bankers ..	65,756 75		
Total resources	\$537,539 57	Total liabilities	\$537,539 57

DETAILS.

The names of the Directors and number of shares of stock held by each, are as follows: G. Hagenmeyer, 367; R. McGarvey, 100; Jno. P. Hoffman, 66; Jno. S. Reed, 36; M. Baechtel, 85. Total number of shares held by the Directors is 654 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino	\$1,477 73	\$2,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino	\$270,578 58	\$575,000 00
Humboldt	15,000 00	30,000 00
Trinity	12,500 00	40,000 00
Lake	1,500 00	4,000 00
Totals	\$299,578 58	\$649,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Mendocino County warrants	\$14,759 71	\$14,759 71	\$15,000 00

JULY STATEMENT.

Financial Condition of the Bank of Ukiah, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

R. MCGARVEY, President.

SAM. WHEELER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,538 10	Capital paid in coin	\$250,000 00
Real estate taken for debt ..	1,477 73	Profit and loss and contingent fund	52,900 08
Loans on real estate	289,124 08	Due depositors	91,679 77
Loans on personal security ..	88,331 02	Due banks and bankers	17,382 83
Money on hand	13,864 54	Dividends unpaid	40 00
Other assets	3,667 21		
Total resources	\$412,002 68	Total liabilities	\$412,002 68

DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. McGarvey, 100; G. Hagenmeyer, 367; John P. Hoffman, 66; M. Baechtel, 85; J. A. Cooper, 31. Total number of shares held by the Directors is 649 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino	\$1,477 73	\$2,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino.....	\$260,124 08	\$550,000 00
Humboldt.....	15,000 00	30,000 00
Trinity.....	12,500 00	40,000 00
Lake.....	1,500 00	4,000 00
Totals.....	\$289,124 08	\$624,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Ukiah, doing business at Ukiah, County of Mendocino, on the second day of April, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,538 10	Capital paid up	\$250,000 00
Other real estate	1,477 73	Due depositors	79,926 51
Loans on real estate	290,894 19	Due banks and bankers	30,169 03
Loans and discounts	88,405 04	Interest collected	2,279 37
Cash balance	7,587 67	Rents, exchange, etc.	85 02
Due from banks and bankers	684 70	Dividends unpaid	440 00
Expenses, taxes, etc.	892 10	Profit and loss	43,435 82
Other assets	856 22		
Total resources.....	\$406,335 75	Total liabilities.....	\$406,335 75

BANK OF VACAVILLE.

[Incorporated April 23, 1883.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

R. D. ROBBINS, President.

EDWARD FISHER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,000 00	Capital paid in coin.....	\$90,000 00
County warrant	60 00	Reserve fund.....	6,120 46
Loans on real estate.....	85,215 92	Due depositors.....	60,029 65
Loans on personal security.....	104,633 76	Due banks and bankers	44,005 74
Money on hand	5,146 17		
Furniture and fixtures.....	1,100 00		
Total resources.....	\$200,155 85	Total liabilities.....	\$200,155 85

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$90,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$90.

The names of the Directors, and number of shares of stock held by each, are as follows: R. D. Robbins, 535; William B. Parker, 289; D. Dutton, 30; E. R. Thurber, 15; L. W. Buck, 10. Total number of shares held by the Directors is 879 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$85,215 92	\$150,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
County school warrant.....	\$60 00	\$60 00	\$60 00

JULY STATEMENT.

Financial Condition of the Bank of Vacaville, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

R. D. ROBBINS, President.

EDWARD FISHER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,000 00	Capital paid in coin	\$90,000 00
County warrants	67 50	Reserve fund	6,120 46
Loans on real estate	82,886 07	Due depositors	56,546 29
Loans on personal security	107,845 50	Due banks and bankers	49,139 03
Money on hand	7,226 47	Interest collected	2,682 75
Furniture and fixtures	1,100 00	Exchange	75 95
Expenses	1,438 94		
Total resources	\$204,564 48	Total liabilities	\$204,564 48

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$90,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$90.

The names of the Directors, and number of shares of stock held by each, are as follows: R. D. Robbins, 535; W. B. Parker, 289; E. R. Thurber, 15; D. Dutton, 30; L. W. Buck, 10. Total number of shares held by the Directors is 879 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$82,886 07	\$150,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
School warrants	\$67 50	\$67 50	\$67 50

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Vacaville, doing business at Vacaville, County of Solano, on the eighteenth day of February, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,000 00	Capital paid up	\$90,000 00
Invested in stocks, bonds, and warrants	60 00	Reserve fund	6,120 46
Loans and discounts	175,395 37	Due depositors	61,739 05
Cash balance	9,469 05	Due banks and bankers	31,808 72
Furniture, fixtures, etc.	1,100 00	Interest collected	706 89
Expenses, taxes, etc.	361 70	Rents, exchange, etc.	11 00
Total resources	\$190,386 12	Total liabilities	\$190,386 12

VALLEJO COMMERCIAL BANK.

[Incorporated May 17, 1889.]

Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

E. J. WILSON, President.

JOS. R. ENGLISH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt ..	\$11,767 17	Capital paid in coin	\$95,000 00
Loans on real estate	188,537 00	Profit and loss and contin- gent fund	1,083 94
Loans on stocks, bonds, and warrants	3,550 00	Due depositors	202,895 94
Loans on other securities (grain, etc.)	5,187 00	Due banks and bankers	1,123 04
Loans on personal security ..	26,111 87	Interest account	4,861 56
Money on hand	16,407 73	Miscellaneous account	323 23
Due from banks and bankers ..	50,570 57	Rent account	138 99
Furniture and fixtures	1,500 00	Bank account (premiums) ..	255 55
Expenses	2,572 65	Collection account	399 00
Taxes	71 34	Exchange account	200 63
Other assets	6 55		
Total resources	\$306,281 88	Total liabilities	\$306,281 88

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$95,000; amount paid in coin is \$95,000. The total number of shares of stock issued is 1,900 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: E. J. Wilson, 492; A. T. Robinson, 55; S. G. Hilborn, 181; J. R. English, 33; F. W. Hall, 9; P. W. Dillon, 20; G. W. Wilson, 5. Total number of shares held by the Directors is 795 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Solano	\$11,767 17	\$11,767 17

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno	\$1,054 00	\$5,000 00
San Francisco	16,000 00	50,000 00
Napa and Solano	171,483 00	300,000 00
Totals	\$188,537 00	\$355,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
20 shares stock Union Pressed Brick and Terra Cotta Company	\$2,000 00	\$950 00	\$2,000 00
Accepted Treasurer's warrants Good Templars' Orphan Home	2,015 00	2,000 00	2,015 00
20 shares stock Home Security Building and Loan Association, Oakland	4,000 00	600 00	750 00
Totals	\$8,015 00	\$3,550 00	\$4,765 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
700 gallons of port wine in store	\$287 00	\$700 00
Endowment policy New York Life Insurance Company	500 00	1,000 00
393,975 pounds of wheat in store	4,400 00	5,300 00
Totals	\$5,187 00	\$7,000 00

BANK OF VISALIA.

[Incorporated August 31, 1874.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

R. E. HYDE, President.

C. J. GIDDINGS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,000 00	Capital paid in coin	\$200,000 00
Real estate taken for debt	2,389 86	Reserve fund	100,000 00
United States bonds	5,465 62	Profit and loss and contin-	
County warrants	3,788 45	gent fund	21,480 04
Loans on real estate	242,959 57	Due depositors	430,901 84
Loans on stocks, bonds, and warrants	1,400 00		
Loans on personal security	386,902 27		
Money on hand	47,081 11		
Due from banks and bankers	47,701 96		
Furniture and fixtures	1,400 00		
Other assets (collections in transit)	3,293 04		
Total resources	\$752,381 88	Total liabilities	\$752,381 88

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. E. Hyde, 861; C. Burrel, 588; C. J. Giddings, 40; J. D. Hyde, 22. Total number of shares held by the Directors is 1,511 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tulare	\$2,389 86	\$6,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare	\$240,259 57	\$500,000 00
Fresno	2,700 00	5,000 00
Totals	\$242,959 57	\$505,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Tulare County school warrants and Visalia City warrants	\$3,788 45	\$3,788 45	\$3,788 45

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
89 shares Tulare City gas stock	\$4,450 00	\$500 00	\$2,500 00
12 $\frac{3}{4}$ shares Kaweah and Mill Creek Ditch stock		50 00	400 00
2 shares Consolidated People's Ditch stock		400 00	1,000 00
20 shares Visalia Building and Loan stock	2,000 00	450 00	900 00
Totals		\$1,400 00	\$4,800 00

JULY STATEMENT.

Financial Condition of the Bank of Visalia, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

R. E. HYDE, President.

C. J. GIDDINGS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$11,744 66	Capital paid in coin	\$200,000 00
Real estate taken for debt ..	6,330 28	Reserve fund	100,000 00
United States bonds	5,465 62	Profit and loss and con-	
County warrants	1,172 20	tingent fund	30,298 75
Loans on real estate	254,034 73	Due depositors	289,995 97
Loans on stocks, bonds, and		Due banks and bankers	22,161 01
warrants	950 00		
Loans on personal security ..	333,373 46		
Money on hand	25,246 68		
Due from banks and bankers ..	1,514 53		
Furniture and fixtures	1,400 00		
Other assets (collections in			
transit)	1,223 57		
Total resources	\$642,455 73	Total liabilities	\$642,455 73

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. E. Hyde, 861; C. Burrel, 588; S. C. Brown, 70; C. J. Giddings, 40; J. D. Hyde, 22. Total number of shares held by the Directors is 1,643 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tulare	\$6,330 28	\$10,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare	\$252,034 73	\$500,000 00
Fresno	2,000 00	5,000 00
Totals	\$254,034 73	\$505,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Tulare County and Visalia City warrants ..	\$1,172 20	\$1,172 20	\$1,172 20
United States 4 per cent bonds, deposited with National Bank of Commerce, N. Y. .	6,000 00	5,465 62	6,000 00
Totals	\$7,172 20	\$6,637 88	\$7,172 20

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
89 shares Tulare City gas stock	\$4,450 00	\$500 00	\$2,500 00
1 $\frac{3}{4}$ shares Kaweah and Mill Creek Ditch stock		50 00	400 00
2 shares Consolidated People's Ditch st'k.		400 00	1,000 00
Totals		\$950 00	\$3,900 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Visalia, doing business at Visalia, County of Tulare, on the fourth day of September, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,000 00	Capital paid up	\$200,000 00
Other real estate	2,389 86	Reserve fund	100,000 00
Invested in stocks, bonds, and warrants	6,191 25	Due depositors	328,288 94
Loans and discounts	639,805 90	Due banks and bankers	33,167 14
Cash balance	14,033 31	Interest collected	9,870 01
Due from banks and bankers	2,021 00	Rents, exchange, etc.	10 00
Furniture, fixtures, etc.	1,400 00	Profit and loss	7,763 78
Expenses, taxes, etc.	1,824 73	Other liabilities	51 31
Other assets	1,485 13		
Total resources	\$679,151 18	Total liabilities	\$679,151 18

BANK OF WATSONVILLE.

[Incorporated May 11, 1874.]

Financial Condition in the morning of January 1, 1890, as sworn to by the Officers of the Bank.

G. M. BOCKIUS, President.

H. S. FLETCHER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$12,000 00	Capital paid in coin	\$100,000 00
Miscellaneous bonds and stocks	13,000 00	Reserve fund	25,000 00
Loans on real estate	174,868 91	Profit and loss and contingent fund	7,241 86
Loans on other securities (grain, etc.)	4,175 00	Due depositors	191,019 48
Loans on personal security	29,192 08	Due banks and bankers	1,543 19
Money on hand	39,528 27		
Due from banks and bankers	50,040 27		
Furniture and fixtures	2,000 00		
Total resources	\$324,804 53	Total liabilities	\$324,804 53

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Chas. Ford, 250; Lucius Sanborn, 105; Thos. Snodgrass, 100; G. M. Bockius, 90; Edward White, 27½; William G. Hudson, 17½; H. S. Fletcher, 10. Total number of shares held by the Directors is 600 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Santa Cruz	\$121,952 25
Monterey	50,916 66
San Benito	2,000 00
Total	\$174,868 91

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
150 shares stock of the Central Milling Company	\$15,000 00	\$13,000 00	\$13,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain, beans, etc., insured	\$4,175 00	\$7,000 00

JULY STATEMENT.

Financial Condition of the Bank of Watsonville, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

G. M. BOCKIUS, President.

H. S. FLETCHER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$12,000 00	Capital paid in coin	\$100,000 00
Loans on real estate	201,177 25	Reserve fund	25,000 00
Loans on personal security	18,635 70	Profit and loss and contin-	
Money on hand	23,120 95	gent fund	6,409 79
Due from banks and bankers	39,497 00	Due depositors	162,576 13
Furniture and fixtures	2,000 00	Due banks and bankers	2,444 98
Total resources	\$296,430 90	Total liabilities	\$296,430 90

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Charles Ford, 250; Lucius Sanborn, 105; Thomas Snodgrass, 100; G. M. Bockius, 90; Edward White, 27½; W. G. Hudson, 17½; H. S. Fletcher, 10. Total number of shares held by the Directors is 600 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz	\$138,127 25	\$300,000 00
Monterey	61,050 00	150,000 00
San Benito	2,000 00	8,000 00
Totals	\$201,177 25	\$458,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Watsonville, doing business at Watsonville, County of Santa Cruz, on the first day of November, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$12,000 00	Capital paid up	\$100,000 00
Invested in stocks, bonds, and warrants	13,820 10	Reserve fund	25,000 00
Loans and discounts	192,652 41	Due depositors	194,911 93
Cash balance	41,844 74	Due banks and bankers	2,645 65
Due from banks and bankers	70,171 30	Interest collected	11,009 81
Furniture, fixtures, etc.	2,000 00	Rents, exchange, etc.	96 50
Expenses, taxes, etc.	1,728 70	Profit and loss	553 36
Total resources	\$334,217 25	Total liabilities	\$334,217 25

PAJARO VALLEY BANK—WATSONVILLE.

[Incorporated May 25, 1888.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

JOHN T. PORTER, President.

J. J. MOREY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$102 25	Capital in coin	\$50,000 00
Loans on real estate	22,350 00	Profit and loss and contin- gent fund	1,647 70
Loans on stocks, bonds, and warrants	4,225 00	Due depositors	74,750 95
Loans on other securities (grain, etc.)	19,451 97	Due banks and bankers	855 71
Loans on personal security	53,621 07		
Money on hand	23,354 32		
Due from banks and bankers	1,849 75		
Furniture and fixtures	2,300 00		
Total resources	\$127,254 36	Total liabilities	\$127,254 36

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: J. T. Porter, 310; A. Lewis, 130; E. L. Goldstein, 410; W. R. Porter, 165; A. B. Chalmers, 100; P. McAllister, 50; Peter Cox, 50; Frank Mauk, 50; John Sheehy, 25; L. J. Beckett, 25. Total number of shares held by the Directors is 1,315.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz	\$11,250 00	\$25,000 00
Monterey	11,100 00	50,000 00
Totals	\$22,350 00	\$75,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
50 shares Bank of Watsonville	\$5,000 00	\$4,000 00	\$6,000 00
50 shares Pajaro Valley Bank	1,000 00	125 00	1,000 00
10 shares Grangers Business Association	125 00	100 00	150 00
Totals	\$6,125 00	\$4,225 00	\$7,150 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat on warehouse receipts	\$3,250 00	\$10,000 00
Barley on warehouse receipts	15,131 97	20,000 00
Oats on warehouse receipts	300 00	750 00
Beans on warehouse receipts	770 00	1,250 00
Totals	\$19,451 97	\$32,000 00

JULY STATEMENT.

Financial Condition of the Pajaro Valley Bank of Watsonville, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

JOHN T. PORTER, President.

J. J. MOREY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$177 41	Capital paid in coin	\$50,000 00
Loans on real estate	30,550 00	Profit and loss and contingent fund	4,716 90
Loans on stocks, bonds, and warrants	4,250 00	Due depositors	67,984 80
Loans on other securities (grain)	635 00	Due banks and bankers	9,412 93
Loans on personal security	68,321 92		
Money on hand	22,293 84		
Due from banks and bankers	2,279 65		
Furniture and fixtures	2,300 00		
Other assets (interest due)	1,306 81		
Total resources	\$132,114 63	Total liabilities	\$132,114 63

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: J. T. Porter, 345; A. Lewis, 130; E. L. Goldstein, 410; W. R. Porter, 165; A. B. Chalmers, 100; P. McAllister, 50; Frank Mauk, 50; Peter Cox, 50; John Sheehy, 25; N. A. Uren, 25; F. Ceschi, 25. Total number of shares held by the Directors is 1,375 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey	\$17,400 00	\$35,000 00
Santa Cruz	13,150 00	25,000 00
Totals	\$30,550 00	\$60,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Monterey County road and school warrants	\$185 00	\$177 41	\$185 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
50 shares stock Bank of Watsonville	\$5,000 00	\$4,000 00	\$5,500 00
10 shares stock Grangers Business Association	125 00	100 00	130 00
50 shares stock Potosi Mining Company		150 00	450 00
Totals	\$5,125 00	\$4,250 00	\$6,080 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat stored in warehouse	\$635 00	\$1,200 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Pajaro Valley Bank, doing business at Watsonville, County of Santa Cruz, on the first day of November, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in warrants	\$67 25	Capital paid up	\$40,900 00
Loans and discounts	80,953 01	Due depositors	69,359 27
Cash balance	28,460 37	Due banks and bankers	3,559 74
Due from banks and bankers	1,331 44	Interest collected	553 37
Furniture, fixtures, etc.	2,300 00	Rents, exchange, etc.	102 48
Expenses, taxes, etc.	1,022 59	Profit and loss	265 05
Other assets	605 25		
Total resources	\$114,739 91	Total liabilities	\$114,739 91

FARMERS BANK OF WHEATLAND.

[Incorporated October 22, 1874.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

J. M. C. JASPER, President.

WM. LUMBARD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,463 30	Capital paid in coin	\$38,375 00
County warrants	347 95	Profit and loss and con-	
Loans on real estate	47,731 66	tingent fund	24,849 76
Loans on stocks, bonds, and		Due depositors	74,791 09
warrants	500 00	Due banks and bankers ...	21,917 33
Loans on other securities			
(grain, etc.)	13,801 40		
Loans on personal security ..	81,882 23		
Money on hand	5,730 27		
Due from banks and bankers	2,742 67		
Furniture and fixtures	733 70		
Total resources	\$159,933 18	Total liabilities	\$159,933 18

DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$153,500; amount paid in coin is \$38,375. The total number of shares of stock issued is 1,535 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: J. M. C. Jasper, 138; A. W. Oakley, 208; S. D. Wood, 70; Daniel Fraser, 123; J. F. Baun, 20. Total number of shares held by the Directors is 559 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Nevada	\$3,500 00	\$5,000 00
Placer	2,500 00	15,000 00
Yuba	40,231 66	145,000 00
Hancock, Iowa	500 00	800 00
Kossuth, Iowa	1,000 00	1,600 00
Totals	\$47,731 66	\$167,400 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Yuba County warrant	\$347 95	\$347 95	\$347 95

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Wheatland Mill Co.	\$1,500 00	\$500 00	\$1,500 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
1,494,288 pounds of wheat.....	\$13,801 40	\$17,000 00

JULY STATEMENT.

Financial Condition of the Farmers Bank of Wheatland, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

J. M. C. JASPER, President.

WM. LUMBARD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,463 30	Capital paid in coin	\$38,375 00
Loans on real estate	23,338 00	Profit and loss and contingent fund.....	25,549 87
Loans on stocks, bonds, and warrants	500 00	Due depositors	50,042 10
Loans on other securities (grain, etc.).....	6,697 00	Due banks and bankers.....	22,063 77
Loans on personal security.....	90,334 40		
Money on hand	7,964 34		
Furniture and fixtures	733 70		
Total resources.....	\$136,030 74	Total liabilities.....	\$136,030 74

DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$153,500; amount paid in coin is \$38,375. The total number of shares of stock issued is 1,535 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: A. W. Oakley, 208; S. D. Wood, 70; J. F. Baun, 20; Daniel Fraser, 123; J. M. C. Jasper, 138. Total number of shares held by the Directors is 559 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Nevada	\$3,500 00	\$5,000 00
Placer	2,500 00	15,000 00
Yuba	15,838 00	75,000 00
Hancock, Iowa	500 00	800 00
Kossuth, Iowa	1,000 00	1,600 00
Totals.....	\$23,338 00	\$97,400 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Wheatland Mill Company.....	\$1,500 00	\$500 00	\$1,500 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
650,000 pounds of wheat.....	\$6,697 00	\$8,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Farmers Bank, doing business at Wheatland, County of Yuba, on the eleventh day of September, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,463 30	Capital paid up	\$38,375 00
Loans and discounts	129,933 24	Due depositors	64,074 51
Cash balance	8,064 76	Due banks and bankers	24,274 11
Furniture, fixtures, etc.	733 70	Interest collected	1,104 97
Expenses, taxes, etc.	580 52	Rents, exchange, etc.	35 30
		Profit and loss	17,911 63
Total resources	\$145,775 52	Total liabilities	\$145,775 52

BANK OF WILLOWS.

[Incorporated September 2, 1880.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

W. P. HARRINGTON, President.

B. H. BURTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$17,000 00	Capital paid in coin	\$200,000 00
Real estate taken for debt.	800 00	Reserve fund	40,000 00
Miscellaneous stocks and bonds	42,600 00	Profit and loss and contingent fund	21,834 99
County warrants	361 50	Due depositors	121,654 96
Loans on real estate	117,921 75	Due banks and bankers	225,481 63
Loans on stocks, bonds, and warrants	24,425 00		
Loans on other securities (grain, etc.)	88,963 18		
Loans on personal security	291,568 76		
Money on hand	21,489 44		
Furniture and fixtures	2,000 00		
Expenses	2 71		
Other assets (telephone line)	1,839 24		
Total resources	\$608,971 58	Total liabilities	\$608,971 58

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. P. Harrington, 82; Geo. Hagar, 141; B. H. Burton, 50; M. French, 240; P. H. Green, 50. Total number of shares held by the Directors is 563 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa	\$800 00	\$800 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa	\$117,921 75	\$160,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Willows Warehouse Association	\$26,000 00	\$26,000 00	\$30,000 00
Willows Water and Light Company	10,000 00	8,000 00	5,500 00
Bank of Orland	7,500 00	7,500 00	8,500 00
Willows Agricultural Association	800 00	800 00	800 00
Willows Journal Publication Company	300 00	300 00	-----
Totals	\$44,600 00	\$42,600 00	\$44,800 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse	\$88,963 18	\$110,000 00

JULY STATEMENT.

Financial Condition of the Bank of Willows, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

W. P. HARRINGTON, President.

B. H. BURTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$17,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	5,667 80	Reserve fund	40,000 00
Miscellaneous bonds and stocks	50,100 00	Profit and loss and contingent fund	11,666 84
County warrants	367 00	Due depositors	95,590 98
Loans on real estate	120,970 00	Due banks and bankers	98,810 08
Loans on stocks, bonds, and warrants	12,425 00	Other liabilities	891 32
Loans on other securities (grain, etc.)	29,700 00		
Loans on personal security	288,567 41		
Money on hand	17,364 97		
Due from banks and bankers	907 04		
Furniture and fixtures	2,000 00		
Telephone	1,839 24		
Sundries	50 76		
Total resources	\$546,959 22	Total liabilities	\$546,959 22

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. P. Harrington, 123; Geo. Hagar, 211½; Milton French, 360; P. H. Green, 75; B. H. Burton, 75. Total number of shares held by the Directors is 844½ shares.

REAL ESTATE OWNED BY BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa	\$5,667 80	\$8,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa	\$120,970 00	\$200,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Willows Warehouse Association	\$26,000 00	\$26,000 00	\$30,000 00
Bank of Orland	15,000 00	15,000 00	17,000 00
Willows Water and Light Company	10,000 00	8,000 00	5,500 00
Willows Agricultural Society	800 00	800 00	800 00
Willows Journal	300 00	300 00	-----
Totals	\$52,100 00	\$50,100 00	\$53,300 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Willows Warehouse Association	\$14,000 00	\$10,000 00	\$15,000 00
Willows Water and Light Company	7,500 00	2,425 00	4,125 00
Totals	\$21,500 00	\$12,425 00	\$19,125 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse	\$29,700 00	\$40,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Willows, doing business at Willows, County of Colusa, on the fifteenth day of April, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$17,000 00	Capital paid up	\$200,000 00
Other real estate	5,667 80	Reserve fund	40,000 00
Invested in stocks, bonds, and warrants	50,514 50	Due depositors	113,395 98
Loans and discounts	402,864 55	Due banks and bankers	107,107 76
Cash balance	12,499 35	Rents, exchange, etc.	181 61
Furniture, fixtures, etc.	2,000 00	Profit and loss	26,899 96
Expenses, taxes, etc.	199 87	Other liabilities	5,000 00
Other assets	1,839 24		
Total resources	\$492,585 31	Total liabilities	\$492,585 31

BANK OF WINTERS.

[Incorporated November 6, 1885.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

E. WOLFSKILL, President.

J. B. McARTHUR, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,000 00	Capital paid in coin.....	\$60,000 00
Loans on real estate.....	39,180 60	Reserve fund.....	5,500 00
Loans on other securities (grain, etc.)	8,800 00	Profit and loss and contin- gent fund	6,426 50
Loans on personal security..	85,028 42	Due depositors	27,752 38
Money on hand	8,947 87	Due banks and bankers ..	51,522 68
Due from banks and bankers	268 45	Dividends unpaid	30 00
Furniture and fixtures.....	1,000 00		
Other assets (int. accrued)...	1,006 22		
Total resources.....	\$151,231 56	Total liabilities.....	\$151,231 56

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$60,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: E. Wolfskill, 75; William Sims, 16; S. K. Baker, 50; H. Seaman, 100; E. E. Kahn, 73. Total number of shares held by the Directors is 314 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$35,430 60	\$68,700 00
Yolo	3,750 00	11,400 00
Totals.....	\$39,180 60	\$80,100 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
896,069 pounds of wheat	\$8,300 00	\$10,304 78
154,000 pounds of hay	500 00	770 00
Totals	\$8,800 00	\$11,074 78

JULY STATEMENT.

Financial Condition of the Bank of Winters, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

E. WOLFSKILL, President.

J. B. McARTHUR, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,000 00	Capital paid in coin	\$65,000 00
Loans on real estate	39,530 60	Reserve fund	6,000 00
Loans on personal security	80,298 32	Profit and loss and con-	
Money on hand	7,995 44	tingent fund	5,110 22
Due from banks and bankers	306 23	Due depositors	33,678 18
Furniture and fixtures	1,000 00	Due banks and bankers	29,230 41
Other assets (accrued in-		Dividends unpaid	15 00
terest)	2,903 22		
Total resources	\$139,033 81	Total liabilities	\$139,033 81

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$65,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$65.

The names of the Directors, and number of shares of stock held by each, are as follows: E. Wolfskill, 75; Wm. Sims, 16; S. K. Baker, 50; H. Seaman, 100; E. E. Kahn, 78. Total number of shares held by the Directors is 319 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$35,430 60	\$68,700 00
Yolo	4,100 00	12,300 00
Totals	\$39,530 60	\$81,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Winters, doing business at Winters, County of Yolo, on the nineteenth day of February, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,000 00	Capital paid up	\$64,350 00
Loans and discounts	132,427 12	Reserve fund	6,000 00
Cash balance	5,306 96	Due depositors	35,906 85
Due from banks and bankers	1,503 41	Due banks and bankers	40,536 01
Furniture, fixtures, etc.	1,000 00	Interest collected	34 46
Expenses, taxes, etc.	208 90	Rents, exchange, etc.	5 75
Other assets	978 18	Dividends unpaid	665 00
		Profit and loss	926 50
Total resources	\$148,424 57	Total liabilities	\$148,424 57

BANK OF WOODLAND.

[Incorporated November —, 1868.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

J. D. STEPHENS, President.

C. F. THOMAS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises and furniture.....	\$15,000 00	Capital paid in coin.....	\$849,500 00
Real estate (old bank).....	5,000 00	Reserve fund.....	169,900 00
County warrants.....	19,933 94	Profit and loss and contingent fund.....	70,063 10
Loans on real estate.....	876,417 10	Due depositors.....	620,660 79
Loans on other securities (grain, etc.).....	184,612 50	Due banks and bankers.....	2,712 74
Loans on personal security.....	523,901 07	Other liabilities.....	100,289 12
Money on hand.....	49,042 82		
Due from banks and bankers.....	81,781 69		
Other assets.....	57,486 63		
Total resources.....	\$1,813,125 75	Total liabilities.....	\$1,813,125 75

DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$849,500; amount paid in coin is \$849,500. The total number of shares of stock issued is 8,495 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. D. Stephens, 3,655; F. S. Freeman, 10; L. D. Stephens, 402; H. Fredericks, 207; C. Nelson, 226; J. Hollingsworth, 11; J. H. Harlan, 146. Total number of shares held by the Directors is 4,657 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo.....	\$747,417 10	\$1,350,000 00
Tehama.....	26,000 00	50,000 00
Colusa.....	36,500 00	70,000 00
Fresno.....	50,000 00	100,000 00
Solano.....	16,500 00	32,000 00
Totals.....	\$876,417 10	\$1,602,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.
Yolo County and school warrants.....	\$19,933 94

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse.....	\$184,612 50	\$225,000 00

JULY STATEMENT.

Financial Condition of the Bank of Woodland, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

J. D. STEPHENS, President.

C. F. THOMAS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises and furniture	\$15,000 00	Capital paid in coin	\$874,300 00
Real estate taken for debt ..	14,874 35	Reserve fund	174,860 00
Real estate (old bank building)	5,000 00	Profit and loss and contingent fund	88,947 23
County school orders	32 00	Due depositors	461,263 71
Loans on real estate	845,464 70	Due banks and bankers ..	4,148 71
Loans on stocks, bonds, and warrants	2,113 00	Other liabilities	50,000 00
Loans on other securities (grain, etc.)	12,823 50		
Loans on personal security ..	635,796 39		
Money on hand	47,516 73		
Due from banks and bankers ..	6,833 02		
Other assets	68,065 96		
Total resources	\$1,653,519 65	Total liabilities	\$1,653,519 65

DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$874,300; amount paid in coin is \$874,300. The total number of shares of stock issued is 8,743 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. D. Stephens, 3,781; F. S. Freeman, 10; L. D. Stephens, 412; H. Fredericks, 200; J. Hollingsworth, 23; C. Nelson, 229; J. H. Harlan, 151. Total number of shares held by the Directors is 4,806 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Yolo	\$14,874 35	\$15,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo	\$754,964 70	\$1,350,000 00
Colusa	38,000 00	70,000 00
Tehama	14,000 00	20,000 00
Solano	22,500 00	58,300 00
Fresno	4,000 00	12,800 00
Shasta	12,000 00	20,000 00
Totals	\$845,464 70	\$1,531,100 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Yolo County school orders	\$33 00	\$32 00	\$33 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
50 shares Woodland Building and Loan Association	\$2,450 00	\$1,825 00	\$2,450 00
3 shares Woodland Opera House Association	300 00	88 00	100 00
3 shares Bank of St. Helena	270 00	200 00	270 00
Totals	\$3,020 00	\$2,113 00	\$2,820 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain	\$12,823 50	\$16,500 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Woodland, doing business at Woodland, County of Yolo, on the third day of December, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid up	\$849,000 00
Other real estate	5,000 00	Reserve fund	169,800 00
Invested in stocks, bonds, and warrants	20,086 54	Due depositors	575,900 17
Loans and discounts	1,588,251 02	Profit and loss	17,717 26
Cash balance	52,910 57	Other liabilities	100,362 12
Due from banks and bankers	27,905 98		
Other assets	3,025 44		
Total resources	\$1,712,179 55	Total liabilities	\$1,712,179 55

BANK OF YOLO—WOODLAND.

[Incorporated January 27, 1883.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

H. P. MERRITT, President.

C. W. BUSH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,721 29	Capital paid in coin	\$300,000 00
County warrants	5,685 71	Reserve fund	51,000 00
Loans on real estate	157,384 02	Profit and loss and contin-	
Loans on stocks, bonds, and		gent fund	46,478 91
warrants	21,720 35	Due depositors	375,185 33
Loans on other securities		Due banks and bankers	108,465 26
(grain, etc.)	42,938 34		
Loans on personal security	542,092 02		
Money on hand	73,977 29		
Due from banks and bankers	5,389 21		
Furniture and fixtures	3,127 24		
Expenses	6,252 24		
Taxes	841 79		
Other assets	15,000 00		
Total resources	\$881,129 50	Total liabilities	\$881,129 50

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. P. Merritt, 100; W. W. Brownell, 99; A. D. Porter, 118; D. N. Hershey, 110; S. N. Mering, 100; A. W. Gable, 100; E. R. Lowe, 60; B. Peart, 50; Chas. F. Reed, 35. Total number of shares held by the Directors is 762 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo	\$157,384 02	\$236,076 03

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Yolo County warrants and school requisitions	\$6,135 71	\$5,685 71	\$6,135 71

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank of Yolo stock	\$8,000 00	\$6,620 35	\$10,000 00
Consolidated Electric Light, Gas, and Power Company	3,700 00	3,700 00	3,700 00
Woodland Improvement Company	8,200 00	8,200 00	8,200 00
Yolo County Improvement Company	2,900 00	2,600 00	2,900 00
Warrant, Price's Christian College	700 00	600 00	700 00
Totals	\$23,500 00	\$21,720 35	\$25,500 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat stored in warehouses	\$42,938 34	\$49,379 16

JULY STATEMENT.

Financial Condition of the Bank of Yolo, of Woodland, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

H. P. MERRITT, President.

C. W. BUSH, Manager and Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,758 79	Capital paid in coin	\$300,000 00
County warrants	695 89	Reserve fund	63,000 00
Loans on real estate	176,401 85	Profit and loss and contin-	
Loans on stocks, bonds, and		gent fund	29,574 53
warrants	8,954 15	Due depositors	278,482 72
Loans on other securities		Due banks and bankers	163,508 89
(grain, etc.)	5,906 00	Dividends unpaid	50 00
Loans on personal security ..	581,391 14		
Money on hand	26,508 18		
Due from banks and bankers ..	7,016 84		
Furniture and fixtures	3,127 24		
Expenses	2,821 06		
Taxes	20 00		
Other assets	15,015 00		
Total resources	\$834,616 14	Total liabilities	\$834,616 14

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. P. Merritt, 100; W. W. Brownell, 99; A. D. Porter, 118; D. N. Hershey, 100; S. N. Mering, 100; A. W. Gable, 100; E. R. Lowe, 60; Benj. Peart, 50; Chas. F. Reed, 35. Total number of shares held by the Directors is 762 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo	\$163,687 44	\$325,863 50
Elko County, Nevada	12,714 41	23,865 30
Totals	\$176,401 85	\$349,728 80

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Yolo County and City of Woodland war-			
rants	\$709 79	\$695 89	\$709 79

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank of Yolo stock	\$7,000 00	\$5,748 35	\$9,100 00
Consolidated Electric Light, Gas, and Power Company	2,500 00	2,405 80	2,500 00
Yolo County Improvement Company	4,000 00	200 00	4,000 00
Warrant, Price's Christian College	700 00	600 00	700 00
Totals	\$14,200 00	\$8,954 15	\$16,300 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse	\$5,906 00	\$7,382 50

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Yolo, doing business at Woodland, County of Yolo, on the fourth day of December, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,721 29	Capital paid up	\$300,000 00
Invested in stocks, bonds, and warrants	5,308 40	Reserve fund	51,000 00
Loans and discounts	805,457 87	Due depositors	323,759 42
Cash balance	26,715 02	Due banks and bankers	161,412 69
Due from banks and bankers	1,456 44	Dividends unpaid	40 00
Furniture, fixtures, etc.	3,127 24	Profit and loss	20,438 35
Expenses, taxes, etc.	7,068 18		
Other assets	796 02		
Total resources	\$856,650 46	Total liabilities	\$856,650 46

SISKIYOU COUNTY BANK—YREKA.

[Incorporated September 11, 1882.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

J. CHURCHILL, President.

FRED. E. WADSWORTH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt ..	\$800 00	Capital paid in coin	\$100,000 00
County warrants	3,684 00	Profit and loss and contingent fund	33,356 71
Loans on real estate	131,248 49	Due depositors	228,330 11
Loans on other securities (grain, etc.)	27,628 23		
Loans on personal security ..	122,636 42		
Money on hand	59,240 87		
Due from banks and bankers ..	14,448 81		
Furniture and fixtures	2,000 00		
Total resources	\$361,686 82	Total liabilities	\$361,686 82

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. Churchill, 400; Estate of L. Huseman, 400; N. D. Julien, 400; Mrs. H. Wadsworth, 400; Fred. E. Wadsworth, 200; Mrs. Mary E. Robertson, 200. Total number of shares held by the Directors is 2,000 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Modoc	\$800 00	\$1,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Modoc	\$93,848 18	\$200,000 00
Siskiyou	37,400 31	75,000 00
Totals	\$131,248 49	\$275,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Orders of School Trustees on County Superintendent of Schools	\$3,780 40	\$3,684 00	\$3,770 40

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Indorsed notes	\$5,358 23	\$7,000 00
Chinese jewelry	170 00	180 00
Buggy and harness	100 00	100 00
Modoc Land and Live Stock Company's capital stock	22,000 00	30,000 00
Totals	\$27,628 23	\$37,280 00

JULY STATEMENT.

Financial Condition of the Siskiyou County Bank, Yreka, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

J. CHURCHILL, President.

FRED. E. WADSWORTH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$800 00	Capital paid in coin.....	\$100,000 00
Loans on real estate.....	145,801 77	Profit and loss and contingent fund.....	37,137 53
Loans on stocks, bonds, and warrants.....	22,000 00	Due depositors.....	158,100 10
Loans on other securities (grain, etc.).....	5,834 48	Due banks and bankers.....	38,450 45
Loans on personal security.....	113,820 87		
Money on hand.....	42,461 46		
Furniture and fixtures.....	2,000 00		
Other assets.....	969 50		
Total resources.....	\$333,688 08	Total liabilities.....	\$333,688 08

DETAILS.

The amount of capital stock is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. Churchill, 400; Estate of L. Huseman, 400; N. D. Julien, 400; Mrs. H. Wadsworth, 400; Mrs. Mary E. Robertson, 200; Fred. E. Wadsworth, 200. Total number of shares held by the Directors is 2,000 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Modoc.....	\$800 00	\$1,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Modoc.....	\$93,357 89	\$150,000 00
Siskiyou.....	52,443 88	125,000 00
Totals.....	\$145,801 77	\$275,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Capital stock of Modoc Land and Live Stock Company.....	\$50,000 00	\$22,000 00	\$30,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Chinese jewelry.....	\$170 00	\$180 00
Buggy and harness.....	100 00	100 00
Indorsed notes.....	5,358 23	6,500 00
Piano and horse.....	206 25	650 00
Totals.....	\$5,834 48	\$7,430 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Siskiyou County Bank, doing business at Yreka, County of Siskiyou, on the eighth day of April, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate.....	\$800 00	Capital paid up.....	\$100,000 00
Loans and discounts.....	291,616 74	Due depositors.....	180,624 80
Cash balance.....	32,723 52	Due banks and bankers.....	17,625 76
Furniture, fixtures, etc.....	2,000 00	Interest collected.....	315 50
Expenses, taxes, etc.....	9 30	Rents, exchange, etc.....	138 39
		Profit and loss.....	27,899 83
		Other liabilities.....	545 28
Total resources.....	\$327,149 56	Total liabilities.....	\$327,149 56

FARMERS COÖPERATIVE UNION OF SUTTER COUNTY—
YUBA CITY.

[Incorporated March 29, 1873.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

G. W. CARPENTER, President.

C. R. BOYD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$10,000 00	Capital paid in coin.....	\$20,000 00
Warehouses and lots.....	20,327 99	Reserve fund.....	10,000 00
County warrants.....	3,331 20	Profit and loss and con-	
Loans on real estate.....	8,200 00	tingent fund.....	1,770 96
Loans on other securities		Due depositors.....	255,614 70
(grain, etc.).....	13,400 00	Due banks and bankers.....	138 55
Loans on personal security.....	209,273 73	Dividends unpaid.....	190 00
Money on hand.....	18,578 10	Other liabilities (interest	
Due from banks and bankers	1,312 51	and commission).....	5,033 56
Furniture and fixtures.....	887 54		
Expenses.....	3,868 85		
Taxes.....	896 68		
Wheat, barley, and bags.....	2,540 37		
Insurance.....	130 80		
Total resources.....	\$292,747 77	Total liabilities.....	\$292,747 77

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: G. W. Carpenter, 101; George Ohleyer, 64; A. H. Wilbur, 69; B. F. Walton, 69; J. H. Kimball, 64; James Littlejohn, 64; William Sanders, 16. Total number of shares held by the Directors is 447 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Sutter	\$8,200 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.
Warrants of Levee District No. 1, of Sutter County	\$3,331 20

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.
1,427,116 pounds of wheat in warehouse	\$13,400 00

JULY STATEMENT.

Financial Condition of the Farmers Coöperative Union of Sutter County, Yuba City, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

G. W. CARPENTER, President.

C. R. BOYD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,000 00	Capital paid in coin	\$20,000 00
Real estate (warehouses and lots)	20,616 94	Reserve fund	15,000 00
Warrants of Levee Districts Nos. 1 and 70	995 99	Profit and loss and contingent fund	1,145 77
Loans on real estate	30,527 15	Due depositors	153,428 02
Loans on stocks, bonds, and warrants	1,300 00	Due banks and bankers	38,518 99
Loans on other securities (grain, etc.)	17,526 00	Dividends unpaid	190 00
Loans on personal security	156,744 59	Other liabilities	20,603 28
Money on hand	4,025 45		
Furniture and fixtures	887 54		
Expenses	864 43		
Other assets	5,397 97		
Total resources	\$248,886 06	Total liabilities	\$248,886 06

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: A. H. Wilbur, 73; J. H. Kimball, 64; James Littlejohn, 64; Wm. Sanders, 16; B. F. Walton, 69; George Ohleyer, 64; G. W. Carpenter, 103. Total number of shares held by the Directors is 453 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sutter	\$30,527 15	\$66,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.
Levee District No. 1, of Sutter County	\$845 99
Levee District No. 70, of Sutter County	150 00
Total	\$995 99

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Warrants of Levee District No. 1	\$1,404 08	\$1,300 00	\$1,404 08

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.
Grain in warehouse	\$13,000 00
Note and mortgage as collateral	4,526 00
Total	\$17,526 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Farmers Coöperative Union, doing business at Yuba City, County of Sutter, on the tenth day of September, 1889, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,000 00	Capital paid up	\$20,000 00
Other real estate	20,327 99	Reserve fund	10,000 00
Loans and discounts	230,776 14	Due depositors	142,721 82
Cash balance	3,544 15	Due banks and bankers	74,837 35
Furniture, fixtures, etc.	887 54	Interest collected	1,273 04
Expenses, taxes, etc.	2,379 00	Rents, exchange, etc.	402 45
Other assets (barley)	736 89	Other liabilities (wheat account)	19,417 05
Total resources	\$268,651 71	Total liabilities	\$268,651 71

SEMI-ANNUAL REPORTS

OF

BANKS IN LIQUIDATION.

BANKS IN LIQUIDATION.

MARYSVILLE SAVINGS BANK.

[Incorporated April 8, 1869.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

MARCUS MARCUSE, President.

FRANK W. H. AARON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt..	\$14,037 30	Reserve fund.....	\$18,195 43
Money on hand	2,102 51	Due depositors (liquida-	
Due from banks and bankers	8,103 56	tion account).....	6,047 94
Total resources.....	\$24,243 37	Total liabilities.....	\$24,243 37

DETAILS.

The names of the Directors are as follows: Marcus Marcuse, Richard G. Stanwood, Isaac S. Belcher, David E. Knight, and Lemuel T. Crane.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sutter.....	\$14,037 30	\$14,037 30

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Name of Bank or Banker.	Amount.
Rideout & Smith, Marysville	\$5,114 33
Decker, Jewett & Co., Marysville.....	2,989 23
Total	\$8,103 56

JULY STATEMENT.

Financial Condition of the Marysville Savings Bank, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

MARCUS MARCUSE, President.

FRANK W. H. AARON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt ..	\$9,637 30	Reserve fund	\$17,962 18
Money on hand	724 86	Due depositors	3,400 42
Due from banks and bankers	11,000 44		
Total resources.....	\$21,362 60	Total liabilities.....	\$21,362 60

DETAILS.

The names of the Directors are as follows: Marcus Marcuse, Richard G. Stanwood, Isaac S. Belcher, David E. Knight, Lemuel T. Crane.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sutter.....	\$9,637 30	\$9,637 30

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Name of Bank or Banker.	Amount.
Rideout & Smith.....	\$3,611 21
Decker, Jewett & Co.....	7,389 23
Total.....	\$11,000 44

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Marysville Savings Bank (in liquidation), doing business at Marysville, County of Yuba, on the twenty-sixth day of April, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate.....	\$14,037 30	Reserve fund.....	\$18,195 43
Cash balance.....	1,099 03	Due depositors.....	3,663 39
Due from banks and bankers	6,600 44		
Expenses, taxes, etc.....	122 05		
Total resources.....	\$21,858 82	Total liabilities.....	\$21,858 82

MASONIC SAVINGS AND LOAN BANK—SAN FRANCISCO.

[Incorporated November 4, 1869.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

PETER DEAN, President.

H. T. GRAVES, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt ..	\$17,837 08	Due depositors	\$52,570 50
Loans on real estate.....	183 85	Dividends unpaid	17,377 75
Money on hand.....	784 11		
Due from banks and bankers	14,445 20		
Furniture and fixtures	1,691 50		
Interest, etc.....	1,069 85		
Profit and loss.....	33,936 66		
Total resources.....	\$69,948 25	Total liabilities.....	\$69,948 25

DETAILS.

The amount of capital stock is \$150,000; amount subscribed is \$150,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 300 shares; the amount paid on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows: W. H. Culver, 23 $\frac{1}{3}$; Geo. Robins, 1 $\frac{1}{3}$; Francis Smith, 23 $\frac{1}{3}$; John F. Snow, 23 $\frac{1}{3}$; H. T. Graves, 20; Wm. T. Garratt, 23 $\frac{1}{3}$; Peter Dean, 23 $\frac{1}{3}$; James Simpson, 1 $\frac{1}{3}$; J. K. C. Hobbs, 23 $\frac{1}{3}$; T. V. O'Brien, 3 $\frac{1}{3}$. Total number of shares held by the Directors is 163 $\frac{2}{3}$ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco	\$17,837 08

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco	\$183 85

THE AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Name of Bank or Banker.	Amount.
San Francisco Savings Union	\$10,105 16
San Francisco Safe Deposit and Trust Company	4,340 04
Total	\$14,445 20

JULY STATEMENT.

Financial Condition of the Masonic Savings and Loan Bank of San Francisco, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

PETER DEAN, President.

H. T. GRAVES, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt..	\$17,979 93	Due depositors	\$52,570 50
Loans on real estate.....	165 00	Dividends unpaid	13,439 16
Money on hand	603 11		
Due from banks and bankers	10,378 00		
Furniture and fixtures	1,691 50		
Interest, etc.	1,159 81		
Profit and loss	34,032 31		
Total resources.....	\$66,009 66	Total liabilities.....	\$66,009 66

DETAILS.

The amount of capital stock is \$150,000; amount subscribed is \$150,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 300 shares; the amount paid on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows: W. H. Culver, 23 $\frac{1}{3}$; Geo. Robins, 1 $\frac{1}{3}$; Francis Smith, 23 $\frac{1}{3}$; John F. Snow, 23 $\frac{1}{3}$; H. T. Graves, 20; Peter Dean, 23 $\frac{1}{3}$; James Simpson, 1 $\frac{1}{3}$; J. K. C. Hobbs, 23 $\frac{1}{3}$; T. V. O'Brien, 3 $\frac{1}{3}$. Total number of shares held by the Directors is 140 $\frac{2}{3}$ shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco.....	\$17,979 93

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco.....	\$165 00

THE AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Name of Bank or Banker.	Amount.
San Francisco Savings Union.....	\$10,378 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Masonic Savings and Loan Bank (in liquidation), doing business at San Francisco, County of San Francisco, on the twenty-fifth day of June, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$17,685 13	Due depositors	\$52,570 50
Loans and discounts	165 00	Interest collected	162 40
Cash balance	1,019 66	Dividends unpaid	13,766 91
Due from banks and bankers	10,105 16		
Furniture, fixtures, etc.	1,691 00		
Expenses, taxes, etc.	546 00		
Accrued interest	1,099 69		
Profit and loss	34,188 17		
Total resources.....	\$66,499 81	Total liabilities.....	\$66,499 81

ODD FELLOWS SAVINGS BANK—SAN FRANCISCO.

[Incorporated October 13, 1866.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

DAVID HUNTER, President.

JAMES BENSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt ..	\$69,697 05	Capital paid in coin	\$128,975 00
Money on hand	700 77	Due depositors	317,568 11
Due from banks and bankers ..	84,000 00	Dividends in liquidation	
Furniture and fixtures	905 75	unpaid	24,084 20
Other assets	2,559 45	Other liabilities	2,971 38
Balance	315,735 67		
Total resources.....	\$473,598 69	Total liabilities.....	\$473,598 69

DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$133,500; amount paid in coin is \$128,975. The total number of shares of stock issued is 1,249 shares; the amount paid on 1,249 shares of stock is \$124,900.

The names of the Directors, and number of shares of stock held by each, are as follows: David Hunter, 50; H. J. Tilden, 10; Martin Heller, 50; Daniel Hicks, 10; Charles Montgomery, 20; A. W. Scott, 12; L. B. Sonnenberg, 50; Louis Zeh, 35. Total number of shares held by the Directors is 237 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco.....	\$5,569 10
Sutter.....	64,127 95
Total.....	\$69,697 05

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Name of Bank or Banker.	Amount.
Nevada Bank of San Francisco.....	\$84,000 00

DESCRIPTION OF "OTHER ASSETS."

"Other Assets."	Amount on Books.
Order on ourselves in payment of loan, payable out of deposits, a balance.....	\$22 16
Personal account of Robert Crichton, late Secretary, balance of account.....	1,598 96
Interest accrued, on evidences of indebtedness.....	938 33
Total.....	\$2,559 45

JULY STATEMENT.

Financial Condition of the Odd Fellows Savings Bank of San Francisco, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

DAVID HUNTER, President.

JAMES BENSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt..	\$69,205 00	Capital paid in coin.....	\$128,975 00
Money on hand.....	647 52	Due depositors.....	317,568 11
Due from banks and bankers.....	81,800 00	Dividends in liquidation	
Furniture and fixtures.....	906 75	unpaid.....	22,409 97
Other assets.....	2,865 52	Other liabilities.....	2,971 38
Balance.....	316,505 67		
Total resources.....	\$471,924 46	Total liabilities.....	\$471,924 46

DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$133,500; amount paid in coin is \$128,975. The total number of shares of stock issued is 1,249 shares; the amount paid on 1,249 shares of stock is \$124,900.

The names of the Directors, and number of shares of stock held by each, are as follows: David Hunter, 50; H. J. Tilden, 10; Martin Heller, 50; Daniel Hicks, 10; Charles Montgomery, 20; A. W. Scott, 12; L. B. Sonnenberg, 50; Louis Zeh, 35. Total number of shares held by the Directors is 237 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco.....	\$5,560 00
Sutter.....	63,645 00
Total.....	\$69,205 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS AND BANKERS.

Name of Bank or Banker.	Amount.
Savings and Loan Society.....	\$30,000 00
San Francisco Savings Union.....	26,000 00
German Savings and Loan Society.....	25,000 00
Nevada Bank of San Francisco.....	800 00
Total.....	\$81,800 00

DESCRIPTION OF "OTHER ASSETS."

"Other Assets."	Amount on Books.
Order on ourselves in payment of loan, payable out of deposits, being a balance.....	\$22 16
Personal account of Robert Crichton, balance of account.....	1,598 96
Interest accrued on deposits in bank.....	1,244 40
Total.....	\$2,865 52

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Odd Fellows Savings Bank (in liquidation), doing business at San Francisco, County of San Francisco, on the twenty-fourth day of June, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate.....	\$69,697 05	Capital paid up.....	\$123,975 00
Cash balance.....	381 75	Due depositors.....	317,568 11
Due from banks and bankers.....	82,200 00	Interest collected.....	1,298 35
Furniture, fixtures, etc.....	905 75	Rents, exchange, etc.....	90 00
Expenses, taxes, etc.....	1,628 65	Dividends unpaid.....	22,413 24
Interest, etc.....	1,710 54	Other liabilities (indemnity bond, etc.).....	2,971 38
Profit and loss.....	316,792 34		
Total resources.....	\$473,316 08	Total liabilities.....	\$473,316 08

POMONA BANK.

[Incorporated September 13, 1883.]

Financial Condition on the morning of January 1, 1890, as sworn to by the Officers of the Bank.

H. A. PALMER, President.

G. A. LATHROP, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$24,000 00	Capital paid in coin	\$40,000 00
Loans on real estate	63,694 15	Due depositors	23,972 87
Loans on personal security	26,011 13	Due banks and bankers	43,603 42
Overdrafts unsecured (sol.)	428 39	Bills payable	18,064 97
Money on hand	567 51	Real estate account	567 25
Furniture and fixtures	1,998 00		
Expenses	2,270 00		
Other assets	1,044 15		
Interest	6,195 18		
Total resources	\$126,208 51	Total liabilities	\$126,208 51

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$40,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$80.

The names of the Directors, and number of shares of stock held by each, are as follows: H. A. Palmer, 496; O. Sweet, 1; B. B. Nesbit, 1; G. A. Lathrop, 1; C. F. Lane, 1. The total number of shares held by the Directors is 500 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Los Angeles	\$61,894 15
San Bernardino	1,800 00
Total	\$63,694 15

DESCRIPTION OF "OTHER ASSETS."

"Other Assets."	Amount on Books.
Real estate contract	\$22 13
Suspense account	1,013 97
County Recorder	8 05
Total	\$1,044 15

JULY STATEMENT.

Financial Condition of the Pomona Bank, on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

H. A. PALMER, President.

G. A. LATHROP, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$24,000 00	Capital paid in coin	\$40,000 00
Real estate taken for debt ..	1,800 00	Profit and loss and con-	
Loans on real estate	48,996 65	tingent fund	603 50
Loans on personal security ..	24,103 74	Due depositors	22,417 59
Money on hand	305 65	Due banks and bankers	28,956 23
Checks and other cash items ..	91 05	Bills payable	18,064 97
Furniture and fixtures	1,998 00	Real estate accounts	726 05
Expenses	2,847 73		
Taxes	275 73		
Interest	5,336 89		
Suspense	1,012 00		
County Recorder	90		
Total resources	\$110,768 34	Total liabilities	\$110,768 34

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$40,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$80.

The names of the Directors, and number of shares of stock held by each, are as follows: H. A. Palmer, 496; O. Sweet, 1; G. A. Lathrop, 1; C. F. Lane, 1; B. B. Nesbit, 1. Total number of shares held by the Directors is 500 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Bernardino	\$1,800 00	\$1,800 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$48,996 65	\$68,773 00

DESCRIPTION OF "OTHER ASSETS."

"Other Assets."	Amount on Books.
Interest	\$5,336 89
Suspense	1,012 00
County Recorder	90
Total	\$6,349 79

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Pomona Bank (in liquidation), doing business at Pomona, County of Los Angeles, on the twenty-first day of May, 1890, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$24,000 00	Capital paid up	\$40,000 00
Other real estate	1,800 00	Due depositors	27,412 43
Loans and discounts	75,618 75	Crocker & Co. Nat'l Bank	26,931 47
Cash balance	828 96	Farmers and Merchants Bank	37 09
Furniture, fixtures, etc.	1,998 00	Chemical Bank	23 00
Expenses, taxes, etc.	490 31	Rents	437 00
Salaries	2,510 00	Exchange	1 25
Suspense	1,013 97	Phillips' mortgage	18,064 97
Interest	5,373 27	Phillips' contracts	726 05
Total resources	\$113,633 26	Total liabilities	\$113,633 26

SEMI-ANNUAL REPORTS

OF

PRIVATE BANKS OF CALIFORNIA.

REPORTS OF PRIVATE BANKS.

O. W. HOLLENBECK, BANKER—AUBURN.

Showing his Financial Condition on the morning of January 1, 1890.

O. W. HOLLENBECK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$1,600 00	Capital paid in coin	\$8,000 00
Other real estate	5,420 50	Profit and loss	1,015 25
County warrants	2,140 15	Due depositors	46,422 77
Loans on personal security, including overdrafts	31,281 93	Due banks and bankers	12,076 05
Money on hand	13,247 85		
Due from banks and bankers	3,243 83		
Furniture and fixtures	625 00		
Expenses and taxes	2,454 81		
Other assets (jewelry stock)	7,500 00		
Total resources	\$67,514 07	Total liabilities	\$67,514 07

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Placer	\$6,300 50	\$8,500 00
Nevada	720 00	1,000 00
Totals	\$7,020 50	\$9,500 00

JULY STATEMENT.

Financial Condition of O. W. Hollenbeck, of Auburn, on the morning of July 1, 1890.

O. W. HOLLENBECK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$2,000 00	Capital paid in coin	\$8,000 00
Other real estate	5,929 50	Profit and loss	1,573 80
County warrants	300 44	Due depositors	50,417 63
Loans on personal security, including overdrafts	37,858 82	Due banks and bankers	5,649 03
Money on hand	8,317 25		
Due from banks and bankers	434 08		
Furniture and fixtures	800 00		
Expenses and taxes	1,550 37		
Other assets	8,450 00		
Total resources	\$65,640 46	Total liabilities	\$65,640 46

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Placer.....	\$6,752 50	\$9,000 00
Nevada.....	1,177 00	1,500 00
Totals.....	\$7,929 50	\$10,500 00

G. K. SMITH, BANKER—BIGGS.

Showing his Financial Condition on the morning of January 1, 1890.

Resources.	Amount.	Liabilities.	Amount.
Real estate.....	\$18,800 00	Capital paid in coin.....	\$42,000 00
Loans on real estate.....	59,585 00	Reserve fund (surplus).....	32,000 00
Loans on other securities (wheat).....	68,319 00	Due depositors.....	46,986 79
Loans on personal security, including overdrafts.....	33,005 44	Due banks and bankers.....	63,683 93
Money on hand.....	3,911 28		
Furniture and fixtures.....	1,000 00		
Total resources.....	\$184,620 72	Total liabilities.....	\$184,620 72

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Linn County, Oregon.....	\$18,000 00	\$18,000 00
Butte.....	800 00	800 00
Totals.....	\$18,800 00	\$18,800 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte.....	\$59,585 00	\$75,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat.....	\$68,319 00	\$80,000 00

JULY STATEMENT.

Financial Condition of the Bank of G. K. Smith, of Biggs, on the morning of July 1, 1890.

G. K. SMITH, Proprietor and Manager.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$20,997 50	Capital paid in coin	\$42,000 00
Loans on real estate	57,735 00	Reserve fund	32,000 00
Loans on other securities (grain)	18,332 35	Due depositors	41,918 23
Loans on personal security, including overdrafts	34,150 69	Due banks and bankers	23,038 86
Money on hand	4,092 16	Other liabilities	327 22
Due from banks and bankers	334 25		
Furniture and fixtures	1,000 00		
Expenses and taxes	173 08		
Other assets (wheat)	2,469 28		
Total resources	\$139,284 31	Total liabilities	\$139,284 31

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Linn, Oregon	\$18,000 00	\$20,000 00
Butte	2,997 50	3,500 00
Totals	\$20,997 50	\$23,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte	\$57,735 00	\$80,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Grain	\$18,332 35	\$23,000 00

E. L. BENEDICT, BANKER—BODIE.

Showing his Financial Condition on the morning of January 1, 1890.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$250 00	Capital paid in coin	\$12,000 00
Loans on stocks, bonds, and warrants	4,073 01	Profit and loss	375 12
Loans on other securities (grain, etc.)	257 45	Due depositors	5,212 10
Loans on personal security, including overdrafts	3,784 71		
Money on hand	3,852 49		
Due from banks and bankers	3,341 08		
Expenses and taxes	56 50		
Other assets	1,971 98		
Total resources	\$17,587 22	Total liabilities	\$17,587 22

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mono	\$250 00	\$1,100 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Active and salable mining stocks	\$4,073 01	\$6,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Bullion and gold dust	\$172 75	\$200 00
Watches and jewelry	84 70	175 00
Totals	\$257 45.	\$375 00

JULY STATEMENT.

Financial Condition of E. L. Benedict, of Bodie, on the morning of July 1, 1890.

Resources.	Amount.	Liabilities.	Amount.
Loans on stocks, bonds, and warrants	\$3,873 40	Capital paid in coin	\$12,000 00
Loans on other securities (grain, etc.)	472 80	Profit and loss	1,902 83
Loans on personal security, including overdrafts	7,972 70	Due depositors	6,030 58
Money on hand	2,774 89		
Due from banks and bankers	3,967 62		
Other assets	872 00		
Total resources	\$19,933 41	Total liabilities	\$19,933 41

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Active and salable mining stocks	\$3,873 40	\$6,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Bullion and gold dust	\$362 20	\$450 00
Watch	20 20	50 00
Quicksilver	90 40	100 00
Totals	\$472 80	\$600 00

CRESSLER & BONNER, BANKERS—CEDARVILLE.

Showing their Financial Condition on the morning of January 1, 1890.

WM. T. CRESSLER and JOHN H. BONNER, Partners.

Resources.	Amount.	Liabilities.	Amount.
Bank premises, including furniture	\$12,000 00	Capital paid in coin	\$100,000 00
Other real estate	231 81	Profit and loss	9,372 65
Loans on real estate	77,452 38	Due depositors	41,025 48
Loans on personal security, including overdrafts	72,372 48	Due banks and bankers	12,604 11
Money on hand	5,123 84	Other liabilities (interest, rent, and exchange)	7,730 77
Due from banks and bankers	1,285 67		
Expenses and taxes	1,852 23		
Other assets (grain, flour, and lumber)	414 60		
Total resources	\$170,733 01	Total liabilities	\$170,733 01

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.
Modoc (bank building)	\$12,000 00

Exclusive of the bank building, we own real estate valued on our books and in this county at \$25,231 81, which we do not include in our banking capital, except \$231 81, to make the \$100,000.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Harney County, Oregon	\$30,500 00	\$30,000 00
Modoc County, California	46,952 38	60,000 00
Totals	\$77,452 38	\$90,000 00

JULY STATEMENT.

Financial Condition of Cressler & Bonner, of Cedarville, on the morning of July 1, 1890.

Resources.	Amount.	Liabilities.	Amount.
Bank premises, including furniture	\$10,000 00	Capital paid in coin	\$100,000 00
Other real estate	2,077 82	Reserve fund (<i>i. e.</i> , the individual credits of Cressler & Bonner)	16,727 69
Loans on real estate	81,244 38	Profit and loss	336 50
Loans on personal security, including overdrafts	66,619 17	Due depositors	24,222 54
Money on hand	3,629 12	Due banks and bankers	22,469 34
Due from banks and bankers	409 84	Other liabilities (interest, rent, and exchange)	241 09
Expenses and taxes	10 10		
Other assets	6 73		
Total resources	\$163,997 16	Total liabilities	\$163,997 16

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.
Modoc	\$10,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Harney, Oregon	\$30,500 00	\$30,000 00
Modoc	50,744 38	60,000 00
Totals	\$81,244 38	\$90,000 00

LOS NIETOS VALLEY BANK—DOWNEY.

Showing its Financial Condition on the morning of January 1, 1890.

BLYTHE, SCOTT & MAHOLM, Partners. H. A. SCOTT, Cashier and Manager.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,000 00	Capital paid in coin	\$20,000 00
Loans on real estate	6,500 00	Profit and loss	4,200 00
Loans on personal security, including overdrafts	20,392 82	Due depositors	15,043 82
Money on hand	3,758 50		
Due from banks and bankers	3,431 00		
Expenses and taxes	1,161 50		
Total resources	\$39,243 82	Total liabilities	\$39,243 82

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$4,000 00	\$6,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$6,500 00	\$9,000 00

JULY STATEMENT.

Financial Condition of Los Nietos Valley Bank, on the morning of July 1, 1890.

BLYTHE, SCOTT & MAHOLM, Partners.

H. A. SCOTT, Cashier and Manager.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,000 00	Capital paid in coin	\$20,000 00
Loans on real estate	7,050 00	Profit and loss	942 40
Loans on personal security, including overdrafts	18,329 10	Due depositors	19,844 38
Money on hand	2,180 08		
Due from banks and bankers	8,762 10		
Expenses and taxes	465 50		
Total resources	\$40,786 78	Total liabilities	\$40,786 78

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$4,000 00	\$5,000 00

H. SCAMMAN, BANKER—DOWNIEVILLE.

Showing his Financial Condition on the morning of January 1, 1890.

H. T. BRIGGS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$1,079 25	Due depositors	\$57,248 66
Loans on real estate	6,995 00	Due banks and bankers	14,073 52
Loans on personal security, including overdrafts	28,271 68		
Money on hand	33,764 20		
Other assets	1,212 05		
Total resources	\$71,322 18	Total liabilities	\$71,322 18

JULY STATEMENT.

Financial Condition of H. Scamman, of Downieville, on the morning of July 1, 1890.

H. T. BRIGGS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$1,079 25	Profit and loss	\$765 47
Loans on real estate	7,395 00	Due depositors	38,941 48
Loans on personal security, including overdrafts	28,674 80	Due banks and bankers	21,738 53
Money on hand	22,966 52		
Other assets	1,329 91		
Total resources	\$61,445 48	Total liabilities	\$61,445 48

W. & P. NICHOLLS, BANKERS—DUTCH FLAT.

Showing their Financial Condition on the morning of January 1, 1890.

JOHN NICHOLLS, WM. NICHOLLS, WM. NICHOLLS, JR., Partners.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$1,000 00	Cash paid in coin	\$50,000 00
Miscellaneous bonds and stocks	20,000 00	Due depositors	20,001 03
County warrants	2,541 15		
Loans on real estate	25,450 00		
Loans on personal security, including overdrafts	4,620 66		
Money on hand	10,361 93		
Due from banks and bankers	5,027 29		
Furniture and fixtures	1,000 00		
Total resources	\$70,001 03	Total liabilities	\$70,001 03

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Placer	\$1,000 00	\$1,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced	\$1,200 00	\$2,500 00
Stanislaus	7,500 00	17,500 00
Nevada	3,000 00	5,000 00
Placer	8,750 00	15,000 00
Lake	5,000 00	15,000 00
Totals	\$25,450 00	\$55,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Placer County warrants	\$2,541 15	\$2,541 15	\$2,541 15
Spring Valley water stock	20,000 00	20,000 00	19,200 00
Totals	\$22,541 15	\$22,541 15	\$21,741 00

JULY STATEMENT.

Financial Condition of W. & P. Nicholls, of Dutch Flat, on the morning of July 1, 1890.

JOHN NICHOLLS, WM. NICHOLLS, WM. NICHOLLS, JR., Partners.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$1,000 00	Capital paid in coin	\$50,000 00
Miscellaneous bonds and stocks	20,000 00	Due depositors	24,131 68
County warrants	1,767 75	Due banks and bankers	2 20
Loans on real estate	25,450 00		
Loans on personal security, including overdrafts	15,189 45		
Money on hand	7,360 63		
Furniture and fixtures	1,000 00		
Other assets	2,366 05		
Total resources	\$74,133 88	Total liabilities	\$74,133 88

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Placer	\$1,000 00	\$1,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced	\$1,200 00	\$2,500 00
Stanislaus	7,500 00	17,500 00
Nevada	3,000 00	5,000 00
Placer	8,750 00	15,000 00
Lake	5,000 00	15,000 00
Totals	\$25,450 00	\$55,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Placer County warrants	\$1,767 75	\$1,767 75	\$1,767 75
Spring Valley water stock	20,000 00	20,000 00	19,600 00
Totals	\$21,767 75	\$21,767 75	\$21,367 75

A. W. RANDALL, BANKER—EUREKA.

Showing his Financial Condition on the morning of January 1, 1890.

A. W. RANDALL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$27,239 01	Capital paid in coin	\$20,000 00
Miscellaneous bonds and stocks	\$7,000 00	Profit and loss	16,278 38
Loans on real estate	66,708 97	Due depositors	240,784 46
Loans on stocks, bonds, and warrants	1,600 00	Other liabilities (certified checks)	13,190 49
Loans on personal security, including overdrafts	136,897 85		
Money on hand	41,935 61		
Due from banks and bankers	6,786 89		
Furniture and fixtures	2,085 00		
Total resources	\$290,253 33	Total liabilities	\$290,253 33

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Humboldt	\$25,939 01	\$60,000 00
Trinity	1,300 00	1,920 00
Totals	\$27,239 01	\$61,920 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt	\$64,950 97	\$70,448 47
Trinity	1,758 00	1,951 38
Totals	\$66,708 97	\$72,399 85

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Eel River and Eureka Railroad	\$7,000 00	\$7,000 00	\$7,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Eureka Seminary	\$4,540 00	\$1,600 00	\$2,500 00

JULY STATEMENT.

Financial Condition of A. W. Randall, of Eureka, on the morning of July 1, 1890.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$24,277 51	Capital paid in coin	\$20,000 00
Miscellaneous bonds and stocks	7,000 00	Profit and loss	17,051 10
Loans on real estate	52,344 05	Due depositors	198,236 88
Loans on stocks, bonds, and warrants	1,700 00	Other liabilities	10,000 00
Loans on personal security, including overdrafts	134,118 56		
Money on hand	21,174 24		
Due from banks and bankers	2,588 62		
Furniture and fixtures	2,085 00		
Total resources	\$245,287 98	Total liabilities	\$245,287 98

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Humboldt	\$22,977 51	\$65,000 00
Trinity	1,300 00	1,600 00
Totals	\$24,277 51	\$66,600 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt	\$50,334 05	\$50,334 05
Trinity	1,990 00	1,990 00
Totals	\$52,324 05	\$52,324 05

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Eel River and Eureka Railroad	\$7,000 00	\$7,000 00	\$7,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Eureka Seminary	\$4,500 00	\$1,700 00	\$1,700 00

FALLBROOK BANKING COMPANY—WEST FALLBROOK.

*Showing its Financial Condition on the morning of January 1, 1890.*W. M. SCOTT, J. A. PRUETT, F. W. BARTLETT, and E. J. JOHNSON, Partners.
A. J. CLARK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$3,010 92	Capital paid in coin	\$11,652 00
Loans on personal security, including overdrafts.....	14,259 66	Profit and loss	1,980 68
Money on hand.....	2,082 82	Due depositors	7,319 83
Due from banks and bankers	1,898 65	Other liabilities	1,115 20
Furniture and fixtures	815 66		
Total resources.....	\$22,067 71	Total liabilities.....	\$22,067 71

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego.....	\$3,010 92	\$12,500 00

JAMES H. BURNHAM, BANKER—FOLSOM.

Showing his Financial Condition on the morning of January 1, 1890.

Resources.	Amount.	Liabilities.	Amount.
Real estate.....	\$5,461 60	Capital paid in coin	\$10,000 00
United States bonds, 4 per cent (cost).....	1,025 00	Reserve fund and profit and loss.....	4,953 25
Miscellaneous bonds and stocks.....	900 00	Due depositors	22,337 82
State warrants on General Fund.....	838 05		
Loans on real estate.....	3,100 00		
Loans on personal security, including overdrafts.....	10,053 78		
Money on hand.....	4,298 95		
Due from banks and bankers	11,088 69		
Furniture and fixtures	525 00		
Total resources.....	\$37,291 07	Total liabilities.....	\$37,291 07

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$2,277 95	\$2,500 00
Sacramento.....	3,183 65	8,250 00
Totals.....	\$5,461 60	\$10,750 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sacramento	\$2,600 00	\$6,500 00
El Dorado	500 00	2,000 00
Totals	\$3,100 00	\$8,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds	\$1,000 00	\$1,025 00	\$1,250 00
State warrants on General Fund	838 05	838 05	838 05
10 shares Buffalo Brewing Company	1,000 00	900 00	900 00
Totals	\$2,838 05	\$2,763 05	\$2,988 05

JULY STATEMENT.

Financial Condition of James H. Burnham, of Folsom, on the morning of July 1, 1890.

JAMES H. BURNHAM, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises and other real estate	\$6,039 73	Capital paid in coin	\$10,000 00
United States bonds	1,025 00	Reserve fund (profit and loss)	6,210 28
Miscellaneous bonds and stocks	1,500 00	Due depositors	23,324 41
Loans on real estate	3,402 50		
Loans on personal security, including overdrafts	7,238 30		
Money on hand	3,623 10		
Due from banks and bankers	16,145 31		
Furniture and fixtures	525 00		
Expenses and taxes	35 75		
Total resources	\$39,534 69	Total liabilities	\$39,534 69

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Sacramento	\$3,761 78	\$9,300 00
San Francisco	2,777 95	3,500 00
Totals	\$6,039 73	\$12,800 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
El Dorado	\$500 00	\$2,000 00
Sacramento	2,902 50	8,000 00
Totals	\$3,402 50	\$10,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds	\$1,000 00	\$1,025 00	\$1,220 00
15 shares Buffalo Brewing Co. stock	1,500 00	1,500 00	1,750 00
Totals	\$2,500 00	\$2,525 00	\$2,970 00

A. B. CARLOCK, BANKER—FORT JONES.

Showing his Financial Condition on the morning of January 1, 1890.

A. B. CARLOCK, Owner.

MARTIN C. BEEM, Assistant Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,600 00	Capital paid in coin	\$30,000 00
Other real estate	3,375 00	Reserve fund	4,312 66
Miscellaneous bonds and stocks	1,000 00	Due depositors	33,428 68
County warrants	1,224 75	Due banks and bankers	4,341 62
Loans on real estate	6,038 00		
Loans on personal security, including overdrafts	42,051 88		
Money on hand	11,800 83		
Furniture and fixtures	1,455 00		
Other assets	537 50		
Total resources	\$72,082 96	Total liabilities	\$72,082 96

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Siskiyou	\$7,975 00	\$10,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Siskiyou	\$6,038 00	\$12,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Pacific Surety Company of San Francisco	\$1,000 00	\$1,000 00	\$1,200 00
County school warrants	1,224 75	1,224 75	1,224 75
Totals	\$2,224 75	\$2,224 75	\$2,424 75

JULY STATEMENT.

Financial Condition of the Bank of A. B. Carlock, of Fort Jones, on the morning of July 1, 1890.

M. C. BEEM, Assistant Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,600 00	Capital paid in coin	\$30,000 00
Other real estate	3,375 00	Reserve fund	4,100 41
Miscellaneous bonds and stocks	1,000 00	Profit and loss	219 51
Loans on real estate	12,462 25	Due depositors	29,151 33
Loans on personal security, including overdrafts	47,965 95	Due banks and bankers	14,055 62
Money on hand	6,029 17		
Furniture and fixtures	1,455 00		
Other assets	639 50		
Total resources	\$77,526 87	Total liabilities	\$77,526 87

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Siskiyou	\$7,975 00	\$10,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Siskiyou	\$12,462 25	\$30,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Pacific Surety Company of San Francisco	\$1,000 00	\$1,000 00	\$1,200 00

WEISSBEIN BROS. & CO., BANKERS—GRASS VALLEY.

Showing their Financial Condition on the morning of January 1, 1890.

JOSEPH and JACOB WEISSBEIN, Partners.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$6,440 70	Capital paid in coin	\$50,000 00
Miscellaneous bonds and stocks	2,134 53	Profit and loss	986 53
County warrants	1,332 75	Due depositors	67,541 66
Loans on real estate	36,942 33	Due banks and bankers	482 31
Loans on stocks, bonds, and warrants	3,483 28		
Loans on personal security, including overdrafts	55,676 35		
Money on hand	10,239 66		
Due from banks and bankers	803 77		
Furniture and fixtures	1,000 00		
Other assets (gold bullion)	957 13		
Total resources	\$119,010 50	Total liabilities	\$119,010 50

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Nevada and San Francisco	\$6,440 70	\$6,440 70

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Nevada and Placer	\$36,942 33	\$60,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Nevada County Narrow Gauge Railroad bonds	\$3,000 00	\$2,134 53	\$3,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
2 Nevada County Narrow Gauge Railroad bonds	\$2,000 00	\$1,000 00	\$2,000 00
35 shares Oceanic Steamship Company	3,500 00	2,000 00	3,500 00
10 shares Spring Valley Water Company	1,000 00	483 28	950 00
Totals	\$6,500 00	\$3,483 28	\$6,450 00

JULY STATEMENT.

Financial Condition of Weissbein Bros. & Co., of Grass Valley, on the morning of July 1, 1890.

JOSEPH and JACOB WEISSBEIN, Partners.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$8,960 35	Capital paid in coin	\$50,000 00
Miscellaneous bonds and stocks	4,980 70	Reserve fund	1,083 34
County warrants	446 00	Profit and loss	986 53
Loans on real estate	31,867 85	Due depositors	71,511 76
Loans on stocks, bonds, and warrants	7,600 00		
Loans on personal security, including overdrafts	43,632 16		
Money on hand	12,786 30		
Due from banks and bankers	11,438 27		
Furniture and fixtures	1,000 00		
Other assets (gold bullion) ..	870 00		
Total resources	\$123,581 63	Total liabilities	\$123,581 63

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Nevada	\$8,960 35	\$8,960 35

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Nevada and Placer	\$31,867 85	\$50,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
5 Nevada County Narrow Gauge Rail- road bonds	\$5,000 00	\$4,500 00	\$5,000 00
710 shares of Gold Hill Mining Com- pany stock	7,500 00	480 70	480 70
Totals	\$12,500 00	\$4,980 70	\$5,480 70

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
50 shares Spring Valley Water stock	\$5,000 00	\$3,000 00	\$5,000 00
6 U. S. $4\frac{1}{2}$ per cent Government bonds ..	6,200 00	4,600 00	6,200 00
Totals	\$11,200 00	\$7,600 00	\$11,200 00

BROADWAY BANK—LOS ANGELES.

Showing its Financial Condition on the morning of July 1, 1890.

GEORGE H. BONEBRAKE, H. SINSABAUGH, GEO. SINSABAUGH, Partners.
 GEORGE SINSABAUGH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$25,000 00	Capital paid in coin	\$50,000 00
Miscellaneous bonds and stocks	32,000 00	Profit and loss	446 33
Loans on stocks, bonds, and warrants	9,221 24	Due depositors	46,658 30
Loans on personal security, including overdrafts	11,301 38		
Money on hand	11,880 82		
Due from banks and bankers	4,950 13		
Furniture and fixtures	2,154 31		
Expenses and taxes	596 75		
Total resources	\$97,104 63	Total liabilities	\$97,104 63

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$25,000 00	\$25,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
363 $\frac{3}{4}$ shares Azusa Land and Water Com- pany stock	\$36,375 00	\$25,000 00	\$25,460 00
30 shares Rosedale Cemetery Association stock	3,000 00	3,000 00	3,000 00
Bonds San Gabriel Valley Rapid Transit Railroad Company	4,000 00	4,000 00	4,000 00
Totals	\$43,375 00	\$32,000 00	\$32,460 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Semi-Tropic Land and Water Co. stock ..	\$66,700 00	\$5,721 24	\$50,000 00
Southern California Investment Com- pany stock	2,500 00	500 00	2,500 00
Rosedale Cemetery Association stock ..	4,200 00	1,500 00	4,200 00
San Fernando Land and Water Co. stock ..	10,000 00	1,500 00	10,000 00
Totals	\$83,400 00	\$9,221 24	\$66,700 00

RIDEOUT & SMITH, BANKERS—MARYSVILLE AND GRIDLEY.

Showing their Financial Condition on the morning of January 1, 1890.

N. D. RIDEOUT and NORMAN RIDEOUT, Partners.

C. S. BROOKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$25,000 00	Capital paid in coin	\$300,000 00
Other real estate	22,360 00	Reserve fund	100,000 00
Miscellaneous bonds and stocks	72,200 00	Profit and loss	93,633 66
County warrants	7,403 54	Due depositors	626,082 03
Loans on real estate	151,934 46	Due banks and bankers	230,934 32
Loans on other securities (grain, etc.)	149,906 86	Other liabilities	22 40
Loans on personal security, including overdrafts	740,139 66		
Money on hand	82,116 80		
Due from banks and bankers	89,084 03		
Furniture and fixtures	4,191 97		
Other assets	1,411 48		
Telephone lines	1,415 47		
Checks in course of collec- tion	3,508 14		
Total resources	\$1,350,672 41	Total liabilities	\$1,350,672 41

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Yuba	\$47,360 00	\$47,360 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte	\$9,294 80	\$18,330 00
Yuba	26,000 00	40,000 00
Colusa	20,370 06	30,000 00
Sutter	96,269 60	250,000 00
Totals	\$151,934 46	\$338,330 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County warrants	\$7,403 54	\$7,403 54	\$7,403 54
300 shares Marysville Woolen Factory	30,000 00	30,000 00	34,500 00
2,110 shares Bank of Rideout, Smith & Co.	42,200 00	42,200 00	56,970 00
Totals	\$79,603 54	\$79,603 54	\$98,873 54

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat	\$149,906 86	\$179,888 22

JULY STATEMENT.

Financial Condition of Rideout & Smith, of Marysville and Gridley, on the morning of July 1, 1890.

N. D. RIDEOUT and NORMAN RIDEOUT, Partners.

C. S. BROOKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$25,000 00	Capital paid in coin	\$300,000 00
Other real estate	23,867 05	Reserve fund	100,000 00
Miscellaneous bonds and stocks	88,200 00	Profit and loss	11,748 98
County and city warrants	9,182 72	Due depositors	472,523 50
Loans on real estate	104,625 39	Due banks and bankers	137,111 83
Loans on stocks, bonds, and warrants	663 00	Other liabilities	22 40
Loans on other securities (grain, etc.)	24,825 00		
Loans on personal security, including overdrafts	696,370 00		
Money on hand	26,514 05		
Due from banks and bankers	12,416 74		
Furniture and fixtures	4,191 97		
Other assets	5,550 79		
Total resources	\$1,021,406 71	Total liabilities	\$1,021,406 71

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Butte	\$682 05	\$2,000 00
Yuba	48,185 00	48,185 00
Totals	\$48,867 05	\$50,185 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte	\$5,460 12	\$8,770 29
Sutter	59,161 80	100,000 00
Yuba	26,703 47	40,000 00
Colusa	13,300 00	24,000 00
Totals	\$104,625 39	\$172,770 29

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County and city warrants	\$9,182 72	\$9,182 72	\$9,600 00
Marysville Woolen Factory	30,000 00	30,000 00	35,000 00
Bank of Rideout, Smith & Co.	40,000 00	40,000 00	50,000 00
Northern California Bank of Savings	18,200 00	18,200 00	18,200 00
Totals	\$97,382 72	\$97,382 72	\$112,800 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for wheat.....	\$24,825 00	\$52,519 83

GEORGE W. FOX, BANKER—MURIETTA.

Showing his Financial Condition on the morning of January 1, 1890.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$1,000 00	Capital paid in coin	\$7,000 00
Other real estate	21,439 67	Profit and loss	1,222 16
Loans on real estate	277 00	Due depositors	243 39
Loans on other securities (grain, etc.)	115 91	Other liabilities	16,091 31
Loans on personal security, including overdrafts	396 88		
Money on hand	237 69		
Due from banks and bankers	36 11		
Furniture and fixtures	736 60		
Other assets	317 00		
Total resources.....	\$24,556 86	Total liabilities.....	\$24,556 86

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
San Diego	\$21,439 67	\$25,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$277 00	\$500 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Grain and hay	\$115 91	\$115 91

JULY STATEMENT.

Financial Condition of G. W. Fox, of Murietta, on the morning of July 1, 1890.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$1,000 00	Capital paid in coin	\$7,000 00
Other real estate	21,339 67	Profit and loss	1,526 46
Loans on real estate	278 00	Due depositors	2,545 22
Loans on other securities (grain, etc.)	309 91	Other liabilities	16,088 89
Loans on personal security, including overdrafts	279 17		
Money on hand	2,093 44		
Due from banks and bankers	210 72		
Furniture and fixtures	736 60		
Expenses and taxes	566 06		
Other assets	347 00		
Total resources	\$27,160 57	Total liabilities	\$27,160 57

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
San Diego	\$21,339 67	\$25,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Diego	\$278 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse and hay in stack	\$309 91	\$500 00

SEELEY & BICKFORD, BANKERS—NAPA.

Showing their Financial Condition on the morning of January 1, 1890.

C. B. SEELEY and L. A. BICKFORD, Partners.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$2,445 00	Capital paid in coin	\$32,000 00
County warrants	960 95	Profit and loss	2,556 76
Loans on real estate	9,518 63	Due depositors	37,636 28
Loans on personal security, including overdrafts	46,855 07	Due banks and bankers	2,435 91
Money on hand	12,349 30		
Furniture and fixtures	2,500 00		
Total resources	\$74,628 95	Total liabilities	\$74,628 95

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.
Napa	\$2,405 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa	\$9,518 63	\$25,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County warrants	\$960 95	\$912 91	\$960 95

JULY STATEMENT.

Financial Condition of Seeley & Bickford, of Napa, on the morning of July 1, 1890.

C. B. SEELEY and L. A. BICKFORD, Partners.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$1,951 70	Capital paid in coin	\$33,000 00
County warrants	1,798 25	Profit and loss	2,526 50
Loans on real estate	7,324 00	Due depositors	45,473 48
Loans on personal security, including overdrafts	51,067 56	Due banks and bankers	6,097 35
Money on hand	19,832 82		
Furniture and fixtures	2,500 00		
Other assets	2,623 00		
Total resources	\$87,097 33	Total liabilities	\$87,097 33

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa	\$7,324 00	\$25,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Building and Loan Association stock (Napa)	\$2,623 00	\$2,400 00	\$2,623 00
County warrants	1,798 25	1,718 00	1,798 00
Totals	\$4,421 25	\$4,118 00	\$4,421 00

BANK OF PASO ROBLES.

Showing its Financial Condition on the morning of January 1, 1890.

R. E. JACK, I. GOLDTREE, and D. SPEYER, Partners. D. SPEYER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$12,147 00	Capital paid in coin.....	\$45,000 00
Loans on personal security, including overdrafts.....	85,433 45	Profit and loss.....	10,309 00
Money on hand.....	5,641 29	Due depositors.....	54,311 05
Due from banks and bankers	5,212 54	Other liabilities.....	268 00
Furniture and fixtures.....	1,453 77		
Total resources.....	\$109,888 05	Total liabilities.....	\$109,888 05

LOANS ON REAL ESTATE.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo.....	\$12,147 00	\$38,900 00

JULY STATEMENT.

Financial Condition of the Bank of Paso Robles, on the morning of July 1, 1890.

R. E. JACK, I. GOLDTREE, and D. SPEYER, Partners. D. SPEYER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$18,051 74	Capital paid in coin.....	\$45,000 00
Loans on personal security, including overdrafts.....	78,432 60	Profit and loss.....	10,298 89
Money on hand.....	7,743 30	Due depositors.....	65,943 73
Due from banks and bankers	10,495 40	Due banks and bankers.....	1,651 99
Furniture and fixtures.....	1,453 77	Other liabilities.....	162 45
Expenses and taxes.....	1,976 48		
Other assets, including inter- est due on bills receivable.....	4,903 77		
Total resources.....	\$123,057 06	Total liabilities.....	\$123,057 06

WM. HILL & SON, BANKERS—PETALUMA.

Showing their Financial Condition on the morning of January 1, 1890.

WM. HILL and A. B. HILL, Partners.

A. B. HILL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$11,000 00	Capital paid in coin	\$150,000 00
Loans on real estate	111,104 15	Profit and loss	25,000 00
Loans on personal security, including overdrafts	181,092 99	Due depositors	143,241 49
Money on hand	21,210 00	Due banks and bankers	21,466 84
Due from banks and bankers	13,911 19		
Furniture and fixtures	1,590 00		
Total resources	\$339,708 33	Total liabilities	\$339,708 33

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$11,000 00	\$11,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$79,604 15	\$197,000 00
Mendocino	5,000 00	10,000 00
Marin	14,500 00	30,000 00
Lake	12,000 00	25,000 00
Totals	\$111,104 15	\$262,000 00

MIERSON & JEWELL, BANKERS—PLACERVILLE.

Showing their Financial Condition on the morning of January 1, 1890.

MIERSON & JEWELL, Partners.

A. MIERSON, Manager.

Resources.	Amount.	Liabilities.	Amount.
Bank premises and other real estate	\$21,000 00	Capital paid in coin	\$75,000 00
United States bonds	635 00	Reserve fund	20,000 00
Miscellaneous bonds and stocks	1,730 00	Profit and loss	11,727 77
Loans on real estate	9,384 00	Due depositors	31,367 18
Loans on other securities (grain, etc.)	1,675 00	Other liabilities	2,965 00
Loans on personal security, including overdrafts	5,867 90		
Money on hand	8,768 45		
Due from banks and bankers	11,985 75		
Furniture and fixtures	2,000 00		
Other assets	78,013 85		
Total resources	\$141,059 95	Total liabilities	\$141,059 95

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
El Dorado	\$10,500 00	\$12,000 00
San Francisco	8,250 00	9,000 00
Totals	\$18,750 00	\$21,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
El Dorado	\$9,384 00	\$9,384 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
School warrants	\$730 00	\$725 00	\$730 00
Union Loan Association	800 00	750 00	1,000 00
United States bonds	500 00	632 50	635 00
Totals	\$2,030 00	\$2,107 50	\$2,365 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Diamonds and jewelry	\$1,675 00	\$2,000 00

JULY STATEMENT.

Financial Condition of Mierson & Jewell, of Placerville, on the morning of July 1, 1890.

A. MIERSON and G. JEWELL, Partners.

A. MIERSON, Manager.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$20,500 00	Capital paid in coin	\$100,000 00
Miscellaneous bonds and stocks	1,150 00	Profit and loss	9,252 88
Loans on real estate	9,119 00	Due depositors	38,318 45
Loans on other securities (grain, etc.)	1,388 50	Other liabilities	2,150 00
Loans on personal security, including overdrafts	16,450 00		
Money on hand	10,317 85		
Due from banks and bankers	13,795 98		
Furniture and fixtures	2,000 00		
Other assets (merchandise)	75,000 00		
Total resources	\$149,721 33	Total liabilities	\$149,721 33

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
El Dorado	\$9,000 00	\$12,000 00
San Francisco	8,250 00	8,500 00
Totals	\$17,250 00	\$20,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
El Dorado	\$9,119 00	\$9,119 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Union Loan Association	\$1,600 00	\$800 00	\$1,150 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Diamonds and jewelry	\$1,388 50	\$1,750 00

HERBERT KRAFT, BANKER—RED BLUFF.

Showing his Financial Condition on the morning of January 1, 1890.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$230,649 22	Capital paid in coin	\$474,875 61
County warrants	3,710 94	Due depositors	162,944 41
Loans on real estate	198,083 00		
Loans on other securities (grain, etc.)	14,450 00		
Loans on personal security, including overdrafts	112,925 86		
Money on hand	26,409 98		
Due from banks and bankers	21,897 38		
Furniture and fixtures	2,230 30		
Other assets	27,463 34		
Total resources	\$637,820 02	Total liabilities	\$637,820 02

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Tehama.....	\$193,126 89	\$250,000 00
Lassen.....	1,000 00	1,250 00
Colusa.....	30,276 31	50,000 00
Shasta.....	5,885 02	9,000 00
Siskiyou.....	411 00	411 00
Totals.....	\$230,649 22	\$310,661 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tehama.....	\$105,925 00	\$200,000 00
Colusa.....	4,500 00	7,500 00
Shasta.....	5,373 00	8,000 00
Modoc.....	68,785 00	100,000 00
Lassen.....	1,500 00	2,500 00
Humboldt and Lander, Nevada.....	12,000 00	30,000 00
Totals.....	\$198,083 00	\$348,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
County and school warrants.....	\$3,710 94	\$3,710 94

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat—warehouse receipts.....	\$14,450 00	\$30,000 00

JULY STATEMENT.

Financial Condition of Herbert Kraft, of Red Bluff, on the morning of July 1, 1890.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$6,907 75	Capital paid in coin.....	\$474,875 61
Other real estate.....	242,591 09	Due depositors.....	108,351 80
County warrants.....	80 27	Due banks and bankers.....	5,303 38
Loans on real estate.....	201,025 78	Other liabilities.....	24,986 04
Loans on other securities (grain, etc.).....	7,100 00		
Loans on personal security, including overdrafts.....	102,707 82		
Money on hand.....	30,986 13		
Furniture and fixtures.....	2,230 30		
Expenses and taxes.....	898 38		
Other assets.....	18,989 31		
Total resources.....	\$613,516 83	Total liabilities.....	\$613,516 83

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Tehama.....	\$206,917 76	\$250,000 00
Colusa.....	35,276 31	50,000 00
Shasta.....	5,899 77	8,000 00
Lassen.....	1,000 00	1,250 00
Siskiyou.....	405 00	405 00
Totals.....	\$249,498 84	\$309,655 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tehama.....	\$186,652 78	\$250,000 00
Colusa.....	7,500 00	15,000 00
Shasta.....	5,373 00	10,000 00
Lassen.....	1,500 00	5,000 00
Totals	\$201,025 78	\$280,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
County scrip and school orders	\$80 27	\$80 27

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat warehouse receipts, etc.	\$7,100 00	\$20,000 00

BANK OF SAN BERNARDINO.

*Showing its Financial Condition on the morning of January 1, 1890.*LEWIS JACOBS, San Bernardino, LEWIS MEYERSTEIN, San Francisco, Partners.
LEWIS JACOBS, Manager.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,000 00	Capital paid in coin	\$200,000 00
United States bonds	7,040 00	Profit and loss (undivided profits)	20,910 16
Miscellaneous bonds and stocks	5,625 00	Due depositors	227,438 69
County warrants	157 33		
Loans on real estate	99,870 00		
Loans on stocks, bonds, and warrants	30,125 50		
Loans on personal security, including overdrafts	197,736 44		
Money on hand	38,857 73		
Due from banks and bankers	43,562 59		
Furniture and fixtures	1,775 20		
Interest accrued	13,530 51		
Gold dust	68 55		
Total resources	\$448,348 85	Total liabilities	\$448,348 85

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
San Bernardino	\$10,000 00	\$10,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino	\$99,870 00	Average value largely in excess of amo't loaned.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds	\$5,500 00	\$7,040 00	\$7,040 00
50 shares of stock in London, Paris, and American Bank		5,625 00	5,625 00
Totals		\$12,665 00	\$12,665 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.
Sundry land, water, railroad, etc., stock	\$30,125 50

JULY STATEMENT.

Financial Condition of the Bank of San Bernardino, on the morning of July 1, 1890.

LEWIS JACOBS and LEWIS MEYERSTEIN, Partners. LEWIS JACOBS, Manager.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,000 00	Capital paid in coin	\$200,000 00
United States bonds	6,710 00	Profit and loss	11,193 54
Miscellaneous bonds and stocks	5,625 00	Due depositors	262,075 65
County warrants	1,173 51	Due banks and bankers	1,553 61
Loans on real estate	112,566 00		
Loans on stocks, bonds, and warrants	19,700 00		
Loans on personal security, including overdrafts	216,465 79		
Money on hand	25,613 95		
Due from banks and bankers	60,812 99		
Furniture and fixtures	1,775 20		
Other assets (gold dust and silver bullion)	156 60		
Interest accrued	14,223 76		
Total resources	\$474,822 80	Total liabilities	\$474,822 80

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
San Bernardino	\$10,000 00	\$10,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Bernardino	\$112,566 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
U. S. 4 per cent bonds	\$5,500 00	\$6,710 00	\$6,710 00
50 shares stock in London, Paris, and American Bank		5,625 00	
Totals		\$12,335 00	

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.
Sundry stocks of companies of San Bernardino County	\$19,700 00

THE FOS SAVINGS UNION—SAN DIEGO.

Showing its Financial Condition on the morning of January 1, 1890.

C. M. WHITTIER FOS, WILLARD N. FOS, Partners. WILLARD N. FOS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$1,700 00	Capital paid in coin	\$5,000 00
Loans on real estate	3,500 00	Other liabilities	1,700 00
Loans on other securities (grain, etc.)	100 00		
Loans on personal security. including overdrafts	200 00		
Money on hand	400 00		
Furniture and fixtures	500 00		
Expenses and taxes	100 00		
Other assets	200 00		
Total resources	\$6,700 00	Total liabilities	\$6,700 00

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
San Diego	\$1,700 00	\$2,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$3,500 00	\$7,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Merchandise	\$100 00	\$200 00

JULY STATEMENT.

Financial Condition of the Fos Savings Union of San Diego, on the morning of July 1, 1890.

C. M. WHITTIER FOS, Sole Owner. WILLARD N. FOS, Cashier and Manager.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$4,000 00	Capital paid in coin	\$5,000 00
Loans on real estate	600 00	Other liabilities	1,500 00
Loans on other securities (grain, etc.)	200 00		
Loans on personal security, including overdrafts	300 00		
Money on hand	500 00		
Furniture and fixtures	500 00		
Expenses and taxes	100 00		
Other assets	300 00		
Total resources	\$6,500 00	Total liabilities	\$6,500 00

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
San Diego	\$4,000 00	\$4,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$600 00	\$1,200 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Personal property	\$200 00	\$100 00

BELLOC & CO., BANKERS—SAN FRANCISCO.

Showing their Financial Condition on the morning of January 1, 1890.

HTE. BELLOC, Sole Partner.

H. BARROILHET, Manager.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$75,718 47	Capital paid in coin	\$409,603 64
Miscellaneous bonds and stocks	92,796 81	Profit and loss	18,297 19
Loans on personal security, including overdrafts	500,966 30	Due depositors	217,134 06
Money on hand	50,346 51	Other liabilities	130,506 68
Due from banks and bankers	13,402 32		
Furniture and fixtures	950 00		
Expenses and taxes	16,154 67		
Other assets	25,206 49		
Total resources	\$775,541 57	Total liabilities	\$775,541 57

The house of Belloc & Co., doing a banking business in San Francisco, consists only of Hte. Belloc, who does business also in Paris, France, under the name of Belloc & Co., having large general assets in Paris, exceeding in value the sum of \$500,000.

STATE OF CALIFORNIA, }
CITY AND COUNTY OF SAN FRANCISCO. } ss.

I do solemnly swear that I have a personal knowledge of the matters contained in the foregoing report, and that every allegation, statement, matter, and thing therein contained, is true to the best of my knowledge and belief; that I am Manager of the banking business of the above named Belloc & Co., in San Francisco, and make affidavit in behalf of said firm, because of the absence of said Belloc from the State of California.

H. BARROILHET,
Manager.

Subscribed and sworn to before me this fifteenth day of January, 1890.

CHAS. T. STANLEY,
Notary Public.

DONOHUE, KELLY & CO., BANKERS—SAN FRANCISCO.

Showing their Financial Condition on the morning of January 1, 1890.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$945 07	Capital paid in coin	\$500,000 00
Loans on stocks, bonds, and warrants	55,700 00	Profit and loss	65,010 76
Loans on personal security, including overdrafts	1,342,630 45	Due depositors	1,422,446 33
Money on hand	817,485 29	Due banks and bankers	309,040 65
Due from banks and bankers	50,574 67		
Furniture and fixtures	6,325 16		
Expenses and taxes	22,837 10		
Total resources	\$2,296,497 74	Total liabilities	\$2,296,497 74

JULY STATEMENT.

Financial Condition of Donohoe, Kelly & Co., of San Francisco, on the morning of July 1, 1890.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$945 07	Capital paid in coin	\$500,000 00
Miscellaneous bonds and stocks	59,270 00	Profit and loss	39,558 77
Loans on stocks, bonds, and warrants	105,207 92	Due depositors	1,388,912 99
Loans on personal security, including overdrafts	1,161,669 41	Due banks and bankers	239,138 58
Money on hand	742,289 09		
Due from banks and bankers	91,897 94		
Furniture and fixtures	6,330 91		
Total resources	\$2,167,610 34	Total liabilities	\$2,167,610 34

TALLANT & CO., BANKERS—SAN FRANCISCO.

Showing their Financial Condition on the morning of January 1, 1890.

JOHN D. TALLANT and JOHN McKEE, Managers.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$64,500 00	Capital paid in coin	\$350,000 00
Loans on stocks, bonds, and warrants	26,150 00	Profit and loss	92,466 84
Loans on other securities (grain, etc.)	165,250 00	Due depositors	861,345 63
Loans on personal security, including overdrafts	888,125 11	Due banks and bankers	144,921 16
Money on hand	223,398 83		
Due from banks and bankers	49,195 25		
Furniture and fixtures	700 00		
Expenses and taxes	24,626 82		
Other assets	6,787 62		
Total resources	\$1,448,733 63	Total liabilities	\$1,448,733 63

JULY STATEMENT.

Financial Condition of Tallant & Co., of San Francisco, on the morning of July 1, 1890.

JOHN D. TALLANT and JOHN McKEE, Managers.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$64,500 00	Capital paid in coin	\$350,000 00
Loans on stocks, bonds, and warrants	105,800 00	Profit and loss	74,818 89
Loans on other securities	169,327 75	Due depositors	1,000,887 59
Loans on personal security, including overdrafts	705,206 82	Due banks and bankers	113,532 72
Money on hand	449,371 16		
Due from banks and bankers	26,412 54		
Furniture and fixtures	500 00		
Expenses and taxes	10,526 39		
Other assets	7,594 54		
Total resources	\$1,539,239 20	Total liabilities	\$1,539,239 20

A P. HOTALING & CO., BANKERS—SAN RAFAEL.

Showing their Financial Condition on the morning of January 1, 1890.

ANSON P. HOTALING, Sole Proprietor.

S. M. AUGUSTINE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$66,460 35	Capital paid in coin	\$130,260 07
Miscellaneous bonds and stocks	47,918 30	Profit and loss	23,434 96
County warrants	2,820 00	Due depositors	163,234 26
Loans on real estate	134,814 00	Other liabilities	1,408 00
Loans on personal security, including overdrafts	27,805 76		
Money on hand	31,118 37		
Other assets	7,400 51		
Total resources	\$318,337 29	Total liabilities	\$318,337 29

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Marin	\$66,460 35	\$82,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Marin	\$134,814 00	\$255,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
77 shares Tomales Bank stock, at \$204...	\$7,700 00	\$15,708 00	\$15,708 00
173 shares Marin County Water Company stock, at \$50	17,300 00	8,650 00	8,650 00
Marin County refunding bonds.....	15,000 00	15,000 00	15,000 00
Sausalito school bonds.....	8,000 00	8,000 00	8,000 00
32 shares North Pacific Telephone stock.....	500 00	500 00	500 00
Tax certificates.....	60 30	60 30	60 30
County warrants and accrued interest	2,820 00	2,820 00	2,820 00
Totals	\$51,380 30	\$50,738 30	\$50,738 30

JULY STATEMENT.

Financial Condition of A. P. Hotaling & Co., of San Rafael, on the morning of July 1, 1890.

ANSON P. HOTALING, Sole Proprietor.

S. M. AUGUSTINE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate.....	\$65,268 75	Capital paid in coin.....	\$133,804 60
Miscellaneous bonds and stocks.....	48,865 99	Profit and loss.....	30,963 93
Loans on real estate.....	163,937 42	Due depositors.....	160,478 99
Loans on personal security, including overdrafts.....	12,256 88	Other liabilities.....	1,829 10
Money on hand.....	29,360 29		
Other assets.....	7,387 29		
Total resources.....	\$327,076 62	Total liabilities.....	\$327,076 62

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Marin.....	\$65,268 75	\$81,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Marin.....	\$157,937 42	\$280,000 00
Solano.....	6,000 00	17,500 00
Totals.....	\$163,937 42	\$297,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
77 shares Tomales Bank stock, at \$213 15.	\$7,700 00	\$16,412 55	\$16,412 55
173 shares Marin County Water Company stock, at \$50	17,300 00	8,650 00	8,650 00
30 \$500 Marin County refunding bonds, at par.	15,000 00	15,000 00	15,000 00
16 \$500 Sausalito school bonds, at par.	8,000 00	8,000 00	8,000 00
32 shares North Pacific Coast Telegraph and Telephone Company stock.	500 00	500 00	500 00
Marin County tax certificates	63 44	63 44	63 44
Accrued interest on bonds.	240 00	240 00	240 00
Totals	\$48,803 44	\$48,865 99	\$48,865 99

BANK OF SANTA MARIA.

Showing its Financial Condition on the morning of January 1, 1890.

F. B. JACK, Manager.

H. BONETTI, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on other securities (grain, etc.)	\$433 88	Capital paid in coin	\$50,000 00
Loans on personal security, including overdrafts	63,503 84	Due depositors	13,971 31
Money on hand	16,256 81	Due banks and bankers	17,748 87
Due from banks and bankers	200 20	Other liabilities	56 65
Furniture and fixtures	775 80		
Expenses and taxes	606 30		
Total resources	\$81,776 83	Total liabilities	\$81,776 83

R. B. TAYLOR, BANKER—SOUTH RIVERSIDE.

Showing his Financial Condition on the morning of January 1, 1890.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,000 00	Capital paid in coin (R. B. Taylor account)	\$350,853 66
Other real estate	185,275 00	Profit and loss	50,791 02
Miscellaneous bonds and stocks	187,300 00	Due depositors	13,320 59
Loans on real estate	5,000 00	Discount	5,451 67
Loans on personal security, including overdrafts	34,128 45	Special deposit (long time)	18,590 35
Money on hand	1,970 49		
Due from banks and bankers	5,228 83		
Furniture and fixtures	1,248 02		
Expenses and taxes	5,053 59		
Other assets (call loans)	3,802 91		
Total resources	\$439,007 29	Total liabilities	\$439,007 29

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Orange.....	\$104,765 00	\$100,000 00
San Bernardino.....	71,110 00	70,000 00
Cedar, Nebraska.....	17,000 00	17,000 00
Ness, Kansas.....	2,400 00	2,400 00
Totals	\$195,275 00	\$189,400 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino.....	\$5,000 00	\$10,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Southern California Motor Railroad Co.....	\$1,050 00	\$315 00	\$315 00
Harlem Hot Springs Company.....	30,400 00	22,800 00	22,800 00
South Riverside Land and Water Co.	106,200 00	63,720 00	63,720 00
Park Land Company.....	19,800 00	9,900 00	7,920 00
Town Hall Company.....	150 00	150 00	150 00
Southern California Motor bonds.....	30,000 00	30,000 00	30,000 00
Totals	\$187,600 00	\$137,485 00	\$134,905 00

JULY STATEMENT.

Financial Condition of R. B. Taylor, of South Riverside, on the morning of July 1, 1890.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,866 74	Capital paid in coin	\$320,868 81
Other real estate	164,781 68	Profit and loss	50,780 00
Miscellaneous bonds and stocks	137,750 00	Due depositors	13,236 51
Loans on real estate	16,000 00	Other liabilities	20,794 66
Loans on other securities (grain, etc.)	3,000 00		
Loans on personal security, including overdrafts	47,794 76		
Money on hand	1,191 86		
Due from banks and bankers	7,653 10		
Furniture and fixtures	938 00		
Expenses and taxes	580 82		
Other assets	15,123 02		
Total resources.....	\$405,679 98	Total liabilities.....	\$405,679 98

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.
Orange	\$69,906 68
San Benito	73,350 00
Los Angeles	9,000 00
El Dorado	9,600 00
Ness, Kansas	1,600 00
Holt, Nebraska	1,325 00
Total	\$164,781 68

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Orange	\$11,000 00
San Bernardino	5,000 00
Total	\$16,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
South Riverside Land and Water Company	\$106,200 00	\$63,720 00
Southern California Motor Road Company	1,000 00	300 00
Harlem Hot Springs Company	30,400 00	22,800 00
Wayne Town Hall Company	150 00	150 00
Totals	\$137,750 00	\$86,970 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat and barley	\$3,000 00	\$6,000 00

A. F. REDEMEYER, BANKER—UKIAH.

Showing his Financial Condition on the morning of January 1, 1890.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$1,000 00	Capital paid in coin	\$100,000 00
Other real estate	24,000 00	Reserve fund	40,000 00
Miscellaneous bonds and stocks	4,600 00	Due depositors	10,722 00
County warrants	1,400 00	Due banks and bankers	1,500 00
Loans on real estate	125,724 00	Other liabilities	16,405 00
Loans on personal security, including overdrafts	8,000 00		
Money on hand	100 00		
Due from banks and bankers	171 00		
Furniture and fixtures	25 00		
Expenses and taxes	3,607 00		
Total resources	\$168,627 00	Total liabilities	\$168,627 00

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Mendocino	\$20,000 00	\$21,000 00
Humboldt	5,000 00	5,000 00
Totals	\$25,000 00	\$26,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino	\$125,724 00	\$130,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County warrants	\$1,400 00	\$1,400 00	\$1,400 00
Bank of Ukiah stock	4,600 00	4,600 00	4,700 00
Totals	\$6,000 00	\$6,000 00	\$6,100 00

JULY STATEMENT.

Financial Condition of A. F. Redemeyer, of Ukiah, on the morning of July 1, 1890.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$1,000 00	Capital paid in coin	\$100,000 00
Other real estate	24,000 00	Reserve fund	46,865 00
Miscellaneous bonds and stocks	4,600 00	Due depositors	8,000 00
Loans on real estate	129,800 00	Due banks and bankers	10,457 00
Loans on personal security, including overdrafts	10,000 00	Other liabilities	7,103 00
Money on hand	3,000 00		
Furniture and fixtures	25 00		
Total resources	\$172,425 00	Total liabilities	\$172,425 00

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Mendocino	\$20,000 00	\$24,000 00
Humboldt	5,000 00	5,000 00
Totals	\$25,000 00	\$29,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Mendocino	\$129,800 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bank of Ukiah	\$4,600 00	\$4,600 00	\$5,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Loans on personal security and overdrafts	\$10,000 00	\$10,000 00	\$10,500 00

WM. COLLINS & SONS, BANKERS—VENTURA.

*Showing their Financial Condition on the morning of January 1, 1890.*WM. COLLINS, JOHN S. COLLINS, D. EDWARD COLLINS, Partners.
JOHN S. COLLINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$18,500 00	Capital paid in coin	\$100,000 00
Miscellaneous bonds and stocks	35,500 00	Reserve fund	30,812 84
County and city warrants ..	5,406 30	Due depositors	195,267 20
Loans on real estate	76,761 00	Due banks and bankers	1,701 73
Loans on personal security, including overdrafts	103,284 65		
Money on hand	38,635 16		
Due from banks and bankers ..	47,194 66		
Furniture and fixtures	2,500 00		
Total resources	\$327,781 77	Total liabilities	\$327,781 77

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Ventura	\$8,000 00	\$10,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Ventura	\$76,761 00	\$105,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
City and county warrants	\$5,406 30	\$5,406 30	\$5,506 30
Ventura sewer bonds	29,500 00	29,500 00	30,975 00
Oregon improvement bonds	6,000 00	6,000 00	6,090 00
Totals	\$40,906 30	\$40,906 30	\$42,571 30

JULY STATEMENT.

Financial Condition of Wm. Collins & Sons, of San Buenaventura, on the morning of July 1, 1890.

WM. COLLINS, J. S. COLLINS, D. E. COLLINS, Partners.
J. S. COLLINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$18,500 00	Capital paid in coin	\$100,000 00
Miscellaneous bonds and stocks	33,750 00	Reserve fund	36,308 80
City warrants	355 35	Due depositors	195,152 22
Loans on real estate	72,131 91	Due banks and bankers	2,839 06
Loans on personal security, including overdrafts	131,468 38		
Money on hand	39,989 91		
Due from banks and bankers	35,604 53		
Furniture and fixtures	2,500 00		
Total resources	\$334,300 08	Total liabilities	\$334,300 08

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Ventura	\$8,000 00	\$10,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Ventura	\$72,131 91	\$100,171 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
City warrants	\$355 35	\$355 35	\$355 35
Ventura sewer bonds	27,750 00	27,750 00	28,443 75
Oregon improvement bonds	6,000 00	6,000 00	6,000 00
Totals	\$34,105 35	\$34,105 35	\$34,799 10

HARRELL & SON, BANKERS—VISALIA.

Showing their Financial Condition on the morning of January 1, 1890.

JASPER HARRELL, Sole Owner.

S. MITCHELL, Cashier.

A. J. HARRELL, Manager.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous stocks and bonds	\$60,000 00	Capital paid in coin	\$75,000 00
County warrants	3,635 80	Profit and loss	4,885 15
Loans on real estate	900 00	Due depositors	72,814 37
Loans on other securities (grain, etc.)	14,503 00	Due banks and bankers	1,742 52
Loans on personal security, including overdrafts	35,122 43		
Money on hand	31,053 22		
Due from banks and bankers	1,893 54		
Furniture and fixtures	3,799 32		
Expenses and taxes	3,534 73		
Total resources	\$154,442 04	Total liabilities	\$154,442 04

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno	\$600 00	\$1,200 00
Tulare	300 00	1,000 00
Totals	\$900 00	\$2,200 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Visalia and Tulare Railroad bonds	\$50,000 00	\$50,000 00	\$50,000 00
Roswell Manufacturing Company bonds, State of Georgia	10,000 00	10,000 00	10,000 00
Totals	\$60,000 00	\$60,000 00	\$60,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Tulare County and school warrants	\$3,635 80	\$3,465 80	\$3,635 80

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat and other grain in warehouse	\$14,503 00	\$17,500 00

JULY STATEMENT.

Financial Condition of Harrell & Son, of Visalia, on the morning of July 1, 1890.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks	\$60,000 00	Capital paid in coin	\$75,000 00
County warrants	158 00	Reserve fund	1,350 42
Loans on real estate	2,300 00	Profit and loss	3,677 77
Loans on other securities (grain, etc.)	2,195 00	Due depositors	70,444 75
Loans on personal security, including overdrafts	60,530 73	Due banks and bankers	1,014 44
Money on hand	16,598 74		
Due from banks and bankers	3,494 21		
Furniture and fixtures	3,799 32		
Expenses and taxes	2,411 38		
Total resources	\$151,487 38	Total liabilities	\$151,487 38

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno	\$300 00	\$1,000 00
Tulare	2,000 00	4,500 00
Totals	\$2,300 00	\$5,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Visalia and Tulare Railroad bonds	\$50,000 00	\$50,000 00	\$50,000 00
Roswell M'fg Co. bonds, Georgia	10,000 00	10,000 00	10,000 00
Totals	\$60,000 00	\$60,000 00	\$60,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Tulare County and school warrants	\$165 00	\$158 00	\$165 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat and other grain in warehouse	\$2,195 00	\$2,500 00

RICKER, MASON & LINDLEY, BANKERS—WHITTIER.

*Showing their Financial Condition on the morning of January 1, 1890.*M. RICKER, GEORGE MASON, and HERVEY LINDLEY, Partners.
CHARLES D. HENRY, Cashier.

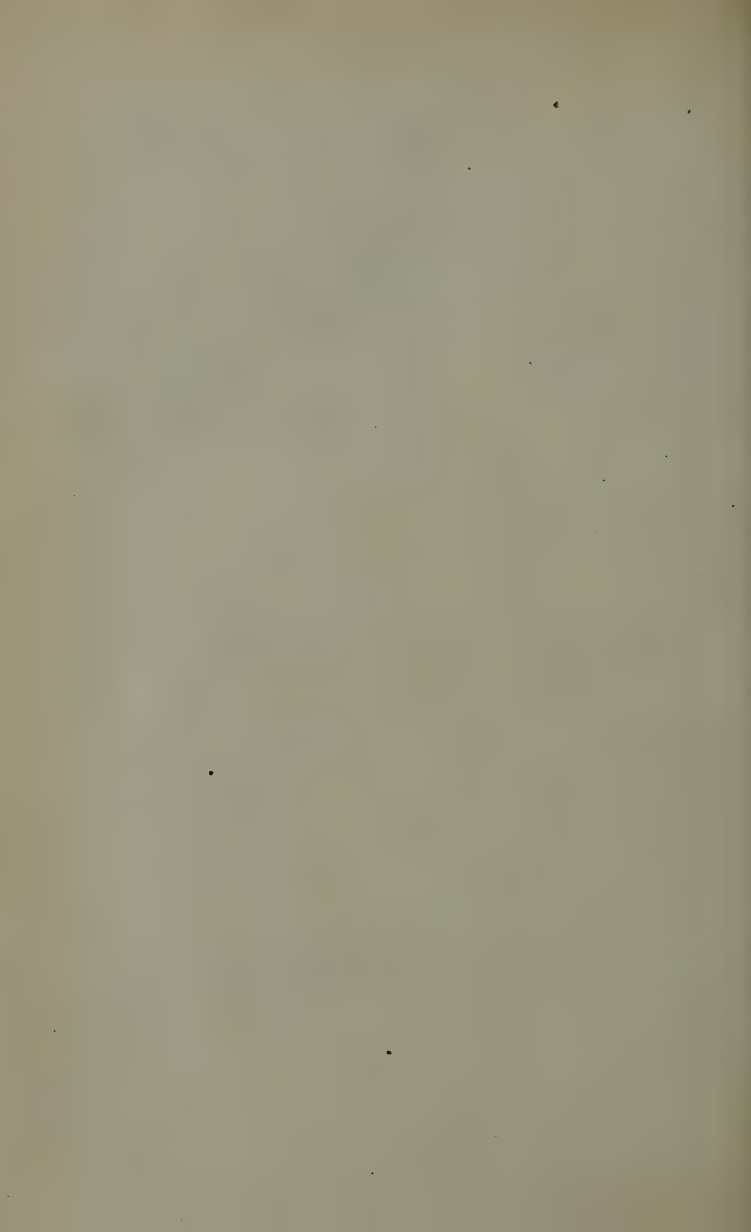
Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,066 34	Capital paid in coin.....	\$6,000 00
Loans on real estate.....	4,265 88	Profit and loss.....	350 93
Loans on personal security, including overdrafts.....	1,245 20	Due depositors.....	11,596 35
Money on hand.....	5,148 37		
Due from banks and bankers.....	2,842 24		
Furniture and fixtures.....	1,063 50		
Expenses and taxes.....	315 75		
Total resources.....	\$17,947 28	Total liabilities.....	\$17,947 28

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.
Los Angeles.....	\$5,066 34

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$4,265 88	\$4,265 88



ANNUAL REPORTS

FURNISHED BY

THE NATIONAL BANKS

IN THE STATE OF CALIFORNIA.

REPORTS OF NATIONAL BANKS.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF COLTON.

[Organized December 1, 1886.]

Showing its Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

JOHN W. DAVIS, President.

HOWARD B. SMITH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation	\$25,500 00	Capital stock paid in	\$100,000 00
Miscellaneous bonds, stocks, and warrants	6,453 60	Reserve and surplus fund	10,000 00
Redemption fund with United States Treasurer ..	1,125 00	Undivided profits and contingent fund	1,811 60
Loans on stocks, bonds, and warrants	18,000 00	Due depositors	72,077 41
Loans and discounts on personal security	102,853 42	Due banks and bankers	117 22
Money on hand	26,571 50	National Bank notes outstanding	22,500 00
Due from banks and bankers ..	23,151 80		
Furniture and fixtures	2,854 79		
Expenses and taxes	496 12		
Total resources	\$206,506 23	Total liabilities	\$206,506 23

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: John W. Davis, 545; W. R. Fox, 25; M. A. Murphy, 20; W. S. Hooper, 10; Howard B. Smith, 80. Total number of shares held by the Directors is 680 shares.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF FRESNO.

[Organized March 16, 1885.]

Showing its Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

O. J. WOODWARD, President.

E. F. OATMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$36,925 24	Capital stock paid in	\$100,000 00
Real estate taken for debt ..	600 00	Reserve and surplus fund ..	105,000 00
United States bonds, to secure circulation	25,000 00	Undivided profits and contingent fund	2,143 34
Miscellaneous bonds, stocks, and warrants	3,877 83	Due depositors	368,866 75
Redemption fund with United States Treasurer ..	1,125 00	Due banks and bankers	1,712 38
Loans on stocks, bonds, and warrants	58,145 59	Dividends unpaid	10,000 00
Loans on other securities (grain, etc.)	173,466 43	National Bank notes outstanding	21,800 00
Loans and discounts on personal security	217,164 73		
Money on hand	44,821 80		
Due from banks and bankers ..	41,887 93		
Furniture and fixtures	6,507 92		
Total resources	\$609,522 47	Total liabilities	\$609,522 47

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: O. J. Woodward, 105; W. H. Chance, 100; E. Kennedy, 180; T. C. White, 10; C. L. Walter, 55. Total number of shares held by the Directors is 450 shares.

ANNUAL STATEMENT OF THE
FRESNO NATIONAL BANK.

[Organized May 1, 1888.]

Showing its Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

H. D. COLSON, President.

J. B. SMITH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$32,029 89	Capital stock paid in	\$200,000 00
United States bonds, to secure circulation	50,000 00	Reserve and surplus fund	2,000 00
Redemption fund with United States Treasurer	2,250 00	Undivided profits and contingent fund	677 74
Loans and discounts on personal security	273,222 79	Due depositors	115,665 89
Money on hand	24,846 98	Due banks and bankers	24,497 44
Due from banks and bankers	1,038 31	Dividends unpaid	10,010 00
Furniture and fixtures	2,934 34	National Bank notes outstanding	45,000 00
Expenses and taxes	528 76		
Premium on United States bonds	11,000 00		
Total resources	\$397,851 07	Total liabilities	\$397,851 07

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors are as follows: H. D. Colson, J. M. Cory, John D. Gray, F. P. Wickersham, Thomas E. Hughes, D. W. Parkhurst, E. D. Merriam.

ANNUAL STATEMENT OF THE
FIRST NATIONAL BANK OF LOS ANGELES.

[Organized October —, 1880.]

Showing its Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

E. F. SPENCE, President.

J. M. ELLIOTT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$92,342 79	Capital stock paid in	\$200,000 00
Real estate taken for debt ..	23,839 25	Reserve and surplus fund ..	50,000 00
United States bonds, to se- cure circulation	50,000 00	Undivided profits and con- tingent fund	200,766 93
Miscellaneous bonds, stocks, and warrants	226,526 30	Due depositors	1,572,165 39
Redemption fund with United States Treasurer ..	2,250 00	Due banks and bankers ..	175,593 78
Loans on stocks, bonds, and warrants	312,132 21	National Bank notes out- standing	35,850 00
Loans and discounts on per- sonal security	834,073 16		
Money on hand	470,820 15		
Due from banks and bankers ..	222,392 24		
Total resources	\$2,234,376 10	Total liabilities	\$2,234,376 10

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. Mabury, 718; E. F. Spence, 373; S. H. Mott, 56; J. D. Bicknell, 60; J. F. Crank, 14; Wm. Lacy, 20; J. M. Elliott, 100. Total number of shares held by the Directors is 1,341 shares.

ANNUAL STATEMENT OF THE

LOS ANGELES NATIONAL BANK.

[Organized April 3, 1883.]

Showing its Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

GEO. H. BONEBRAKE, President.

F. C. HOWES, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$170,000 00	Capital stock paid in	\$500,000 00
United States bonds, to secure circulation	50,000 00	Reserve and surplus fund	77,500 00
Miscellaneous bonds, stocks, and warrants	60,026 00	Undivided profits and contingent fund	6 54
Redemption fund with United States Treasurer	2,250 00	Due depositors	1,312,870 71
Loans on stocks, bonds, and warrants	52,300 00	Due banks and bankers	93,273 31
Loans and discounts on personal security	729,465 21	National Bank notes outstanding	45,000 00
Money on hand	215,611 75		
Due from banks and bankers	296,498 35		
Furniture and fixtures	3,954 64		
United States bonds, to secure deposits	350,000 00		
Premiums on United States bonds	98,544 61		
Total resources	\$2,028,650 56	Total liabilities	\$2,028,650 56

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. G. Cochran, 190; Perry M. Green, 250; H. H. Markham, 10; John Bryson, Sr., 200; H. Sinsabaugh, 10; F. C. Howes, 590; Geo. H. Bonebrake, 997; Warren Gullelen, 300. Total number of shares held by the Directors is 2,547 shares.

ANNUAL STATEMENT OF THE

NATIONAL BANK OF CALIFORNIA—LOS ANGELES.

[Organized September —, 1889.]

Showing its Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

J. M. C. MARBLE, President.

W. G. HUGHES, Cashier.

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation	\$64,125 00	Capital stock paid in	\$250,000 00
Miscellaneous bonds, stocks, and warrants	20,209 95	Undivided profits and contingent fund	8,840 33
Redemption fund with United States Treasurer ..	2,250 00	Due depositors	163,927 27
Loans on stocks, bonds, and warrants	58,135 14	Due banks and bankers ..	3,319 88
Loans on other securities (grain, etc.)	47,665 10	National Bank notes outstanding	45,000 00
Loans and discounts on personal security	112,223 80		
Money on hand	31,584 69		
Due from banks and bankers ..	121,240 75		
Furniture and fixtures	5,317 35		
Expenses and taxes	8,335 70		
Total resources	\$471,087 48	Total liabilities	\$471,087 48

DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Thomas R. Bard, 50; O. H. Churchill, 150; Fred. Eaton, 50; W. L. Graves, 120; W. G. Hughes, 50; O. T. Johnson, 100; E. F. C. Kloppe, 100; J. M. C. Marble, 980; D. McFarland, 150; M. H. Sherman, 100; Perry Wildman, 95. Total number of shares held by the Directors is 1,945 shares.

ANNUAL STATEMENT OF THE

SOUTHERN CALIFORNIA NATIONAL BANK—LOS ANGELES.

[Organized August —, 1886.]

Showing its Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

L. N. BREED, President.

C. N. FLINT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt ..	\$7,000 00	Capital stock paid in	\$200,000 00
United States bonds, to secure circulation	61,000 00	Reserve and surplus fund ..	19,000 00
Miscellaneous bonds, stocks, and warrants	3,000 00	Undivided profits and contingent fund	1,000 00
Redemption fund with United States Treasurer ..	2,250 00	Due depositors	337,960 10
Loans and discounts on personal security	392,044 69	Due banks and bankers ..	1,097 64
Money on hand	56,619 17	Dividends unpaid	6,000 00
Due from banks and bankers ..	81,313 88	National Bank notes outstanding	44,500 00
Furniture and fixtures	6,000 00		
Expenses and taxes	330 00		
Total resources	\$609,557 74	Total liabilities	\$609,557 74

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: L. N. Breed, 170; E. C. Bosbyshell, 260; William F. Bosbyshell, 195; H. T. Newell, 70; Chas. E. Day, 40; Frank Rader, 20; David Remick, 165; Thos. Goss, 25; A. W. Richards, 50; H. A. Barclay, 20. Total number of shares held by the Directors is 1,015 shares.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF MERCED.

[Organized June 3, 1887.]

Showing its Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

C. H. HUFFMAN, President.

M. S. HUFFMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation	\$50,000 00	Capital stock paid in	\$200,000 00
Miscellaneous bonds, stocks, and warrants	3,753 67	Reserve and surplus fund ..	57,420 00
Redemption fund with United States Treasurer ..	2,250 00	Undivided profits and contingent fund	76 75
Premium on United States bonds (\$50,000)	1,269 90	Due depositors	160,165 74
Loans on other securities (grain, etc.)	345,528 84	National Bank notes outstanding	45,000 00
Money on hand	45,256 00		
Due from banks and bankers ..	14,427 08		
Furniture and fixtures	177 00		
Total resources	\$462,662 49	Total liabilities	\$462,662 49

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: C. F. Crocker, 100; C. H. Huffman, 726; E. T. Dixon, 10; G. B. Cook, 30; G. Garibaldi, 13; H. H. Hewlett, 50; W. H. Hartley, 50. Total number of shares held by the Directors is 979 shares.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF MODESTO.

[Organized January 28, 1864.]

Showing its Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

O. McHENRY, President.

J. E. WARD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation.....	\$25,000 00	Capital stock paid in.....	\$100,000 00
Miscellaneous bonds, stocks, and warrants.....	1,039 39	Reserve and surplus fund..	16,000 00
Redemption fund with United States Treasurer..	1,125 00	Undivided profits and contingent fund.....	7,654 80
Loans on other securities (grain, etc.).....	29,871 79	Due depositors.....	269,207 21
Loans and discounts on personal security.....	278,446 09	National Bank notes outstanding.....	22,500 00
Money on hand.....	21,845 85		
Due from banks and bankers.....	57,233 89		
Furniture and fixtures.....	800 00		
Total resources.....	\$415,362 01	Total liabilities.....	\$415,362 01

DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: O. McHenry, 213; W. B. Wood, 40; Garrison Turner, 40; A. Hewell, 50; L. O. Brewster, 45. Total number of shares held by the Directors is 388 shares.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF MONROVIA.

[Organized July 2, 1887.]

Showing its Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

I. W. HELLMAN, President.

JOHN H. BARTLE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$21,841 34	Capital stock paid in	\$50,000 00
United States bonds, to secure circulation	12,500 00	Reserve and surplus fund	2,700 00
Redemption fund with United States Treasurer	562 50	Undivided profits and contingent fund	948 97
Loans and discounts on personal security	51,557 47	Due depositors	38,752 62
Money on hand	5,587 53	National Bank notes outstanding	11,250 00
Due from banks and bankers	5,043 76		
Furniture and fixtures	2,792 19		
Expenses and taxes	1,016 80		
Premium on United States bonds	2,750 00		
Total resources	\$103,651 59	Total liabilities	\$103,651 59

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: I. W. Hellman, 20; F. N. Myers, 50; John Wilde, 59; O. A. Moore, 50; John H. Bartle, 130; J. F. Sartori, 20; L. L. Bradbury, 50. Total number of shares held by the Directors is 379 shares.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK—OAKLAND.

[Converted by Act of Congress March 8, 1880.]

Showing its Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

V. D. MOODY, President.

A. D. THOMSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation	\$100,000 00	Capital stock paid in	\$100,000 00
Redemption fund with United States Treasurer ..	4,500 00	Reserve and surplus fund ..	150,000 00
Loans and discounts on personal security	626,618 89	Undivided profits and contingent fund	12,553 01
Money on hand	120,600 83	Due depositors	569,831 91
Due from banks and bankers ..	64,660 90	Due banks and bankers	23,625 71
Furniture and fixtures	5,500 00	Dividends unpaid	7,850 00
Checks for clearing house	29,902 51	National Bank notes outstanding	87,070 00
Premium on bonds	2,647 50	Letters credit outstanding ..	3,500 00
Total resources	\$954,430 63	Total liabilities	\$954,430 63

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: V. D. Moody, 410; J. E. Ruggles, 60; J. C. Ainsworth, 10; F. K. Shattuck, 10; A. J. Snyder, 10; W. P. Jones, 20; L. C. Morehouse, 10; G. J. Ainsworth, 25; A. D. Thomson, 57. Total number of shares held by the Directors is 612 shares.

ANNUAL STATEMENT OF THE

UNION NATIONAL BANK OF OAKLAND.

[Organized May 20, 1875.]

Showing its Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

THOMAS PRATHER, President.

C. E. PALMER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt ..	\$12,323 77	Capital stock paid in.....	\$150,000 00
United States bonds, to secure circulation	50,000 00	Reserve and surplus fund..	110,000 00
Miscellaneous bonds, stocks, and warrants.....	44,033 00	Undivided profits and contingent fund.....	30,251 36
Redemption fund with United States Treasurer ..	2,250 00	Due depositors	703,624 60
Loans on stocks, bonds, and warrants	250,000 00	Dividends unpaid	6,308 00
Loans on other securities (grain, etc.)	122,450 00	National Bank notes outstanding	45,000 00
Loans and discounts on personal security	366,986 75	Certified checks	28,962 78
Money on hand	109,193 99		
Due from banks and bankers	103,078 93		
Furniture and fixtures	3,013 95		
Premium on bonds.....	10,816 35		
Total resources.....	\$1,074,146 74	Total liabilities.....	\$1,074,146 74

DETAILS.

The amount of capital stock is \$150,000; amount subscribed is \$150,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 1,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Edson F. Adams, 251; R. S. Farrelly, 69; S. Huff, 75; General R. W. Kirkham, 50; J. West Martin, 112; Thomas Prather, 252; D. Henshaw Ward, 15. Total number of shares held by the Directors is 824 shares.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF PASADENA.

[Organized June 1, 1886.]

Showing its Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

P. M. GREEN, President.

J. E. FARNUM, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$45,000 00	Capital stock paid in	\$100,000 00
Real estate taken for debt ..	4,000 00	Reserve and surplus fund ..	50,000 00
United States bonds, to secure circulation ..	25,000 00	Undivided profits	10,236 35
Miscellaneous bonds, stocks, and warrants ..	17,951 50	Due depositors	370,997 08
Redemption fund with United States Treasurer ..	1,125 00	Due banks and bankers ..	8,835 44
Loans on stocks, bonds, and warrants	45,305 60	Dividends unpaid	5,000 00
Loans on other securities ..	122,513 61	National Bank notes outstanding	11,250 00
Loans and discounts on personal security	134,828 20		
Money on hand	26,712 96		
Due from banks and bankers ..	130,569 45		
Furniture and fixtures	3,000 00		
Suspense	312 55		
Total resources	\$556,318 87	Total liabilities	\$556,318 87

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: P. M. Green, 50; H. G. Bennett, 10; O. S. Picher, 52; B. F. Ball, 105; J. H. Painter, 10; John Allin, 20; Geo H. Bonebrake, 100. Total number of shares held by the Directors is 347 shares.

ANNUAL STATEMENT OF THE
PASADENA NATIONAL BANK.

[Organized October 16, 1886.]

Showing its Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

I. W. HELLMAN, President.

A. H. CONGER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt..	\$41,077 70	Capital stock paid in	\$100,000 00
United States bonds, to secure circulation	25,000 00	Reserve and surplus fund ..	5,000 00
Miscellaneous bonds, stocks, and warrants	3,386 00	Undivided profits and contingent fund	3,515 58
Redemption fund with United States Treasurer ..	1,125 00	Due depositors	62,842 54
Loans and discounts on personal security	84,884 17	Due banks and bankers	60 72
Money on hand	14,726 67	National Bank notes outstanding	22,000 00
Due from banks and bankers ..	12,417 59		
Furniture and fixtures	6,379 85		
Premium	4,421 86		
Total resources	\$193,418 84	Total liabilities	\$193,418 84

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors are as follows: I. W. Hellman, E. F. Spence, J. D. Giddings, F. J. Woodbury, R. C. Slaughter, S. L. Walkery, George H. Rogers.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF PETALUMA.

[Organized September 23, 1874; commenced business January 1, 1875.]

Showing its Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

I. G. WICKERSHAM, President.

H. H. ATWATER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt..	\$5,250 00	Capital stock paid in	\$200,000 00
United States bonds, to secure circulation	50,000 00	Reserve and surplus fund ..	90,000 00
Redemption fund with		Undivided profits and contingent fund	22,409 30
United States Treasurer ..	2,250 00	Due depositors	143,969 79
Loans on stocks, bonds, and warrants	28,500 00	Due banks and bankers	1,581 23
Loans and discounts on personal security	393,456 03	National Bank notes outstanding	45,000 00
Money on hand	21,317 37		
Due from banks and bankers ..	2,186 92		
Total resources	\$502,960 32	Total liabilities	\$502,960 32

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors are as follows: I. G. Wickersham, F. A. Wickersham, H. H. Atwater, J. H. Knowles, Daniel Brown, L. G. Nay, Anton Meyer. Total number of shares held by the Directors is 1,694 shares.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF POMONA.

[Organized June 10, 1886.]

Showing its Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

C. SEAVER, President.

STODDARD JESS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$24,000 00	Capital stock paid in	\$50,000 00
Real estate taken for debt, and old banking house	17,600 19	Reserve and surplus fund	10,000 00
United States bonds, to se- cure circulation	15,625 00	Undivided profits and con- tingent fund	9,683 00
Miscellaneous bonds, stocks, and warrants	9,962 50	Due depositors	223,842 67
Redemption fund with United States Treasurer	562 50	National Bank notes out- standing	10,750 00
Loans and discounts on per- sonal security	132,611 22		
Money on hand	30,237 35		
Due from banks and bankers	65,230 35		
Furniture and fixtures	5,200 00		
Expenses and taxes	3,246 56		
Total resources	\$304,275 67	Total liabilities	\$304,275 67

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Thos. Coates, 35; J. E. McComas, 10; Geo. H. Bonebrake, 50; Geo. Jess, 100; C. Seaver, 160; Stoddard Jess, 50. Total number of shares held by the Directors is 405 shares.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF REDLANDS.

[Organized June 25, 1888.]

Showing its Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

F. P. MORRISON, President.

JOHN W. WILSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation	\$12,500 00	Capital stock paid in.....	\$50,000 00
Miscellaneous bonds, stocks, and warrants	5,633 74	Reserve and surplus fund.....	4,000 00
Redemption fund with United States Treasurer ..	562 50	Undivided profits and contingent fund	1,054 96
Loans on stocks, bonds, and warrants	16,936 96	Due depositors	111,105 36
Loans and discounts on personal security	85,436 56	Due banks and bankers	712 58
Money on hand	15,609 29	Dividends unpaid	2,500 00
Due from banks and bankers ..	40,061 43	National Bank notes outstanding	10,750 00
Furniture and fixtures	3,082 42		
Premium on bonds	300 00		
Total resources	\$180,122 90	Total liabilities	\$180,122 90

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: F. P. Morrison, 201; A. L. Park, 50; Geo. A. Cook, 50; H. L. Drew, 25; J. S. Edwards, 25; Frank Hinckley, 10; Geo. H. Crafts, 10. Total number of shares held by the Directors is 371 shares.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF RIVERSIDE.

[Organized June 3, 1885.]

Showing its Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

A. H. NAFTZGER, President.

A. HALBERLIN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation	\$12,500 00	Capital stock paid in	\$50,000 00
Redemption fund with United States Treasurer..	562 50	Reserve and surplus fund ..	10,000 00
Loans and discounts on personal security	164,897 03	Due depositors	268,350 20
Money on hand	51,681 48	Due banks and bankers	915 78
Due from banks and bankers ..	108,710 26	National Bank notes outstanding	11,250 00
Furniture and fixtures	2,906 08		
Premium on bonds	2,200 00		
Judgments	2,058 63		
Total resources	\$340,515 98	Total liabilities	\$340,515 98

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

ANNUAL STATEMENT OF THE

NATIONAL BANK OF D. O. MILLS & CO.—SACRAMENTO.

[Organized July 19, 1872.]

Showing its Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

EDGAR MILLS, President.

FRANK MILLER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$43,000 00	Capital stock paid in	\$500,000 00
United States bonds, to secure circulation	56,062 50	Reserve and surplus fund	100,000 00
Miscellaneous bonds, stocks, and warrants	6,358 00	Undivided profits and contingent fund	36,804 06
Redemption fund with United States Treasurer	2,250 00	Due depositors	1,647,933 19
Loans on other securities (grain, etc.)	282,569 26	Due banks and bankers	19,470 66
Loans and discounts on personal security	1,321,813 46	National Bank notes outstanding	45,000 00
Money on hand	305,723 61		
Due from banks and bankers	324,431 08		
Furniture and fixtures	7,000 00		
Total resources	\$2,349,207 91	Total resources	\$2,349,207 91

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: D. O. Mills, 1,538; Edgar Mills, 1,538; S. Prentiss Smith, 250; Frank Miller, 401; Chas. F. Dillman, 125. Total number of shares held by the Directors is 3,852 shares.

ANNUAL STATEMENT OF THE

CARVER NATIONAL BANK OF ST. HELENA.

[Organized July 9, 1887.]

Showing its Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

D. B. CARVER, President.

A. L. WILLIAMS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation	\$12,500 00	Capital stock paid in	\$50,000 00
Miscellaneous bonds, stocks, and warrants	849 55	Reserve and surplus fund ..	6,434 48
Redemption fund with United States Treasurer ..	562 50	Undivided profits and contingent fund	6,232 57
Loans and discounts on personal security	142,349 09	Due depositors	133,048 64
Money on hand	14,463 53	National Bank notes outstanding	11,250 00
Due from banks and bankers ..	26,599 92		
Furniture and fixtures	1,728 25		
Expenses and taxes	1,534 48		
Profit and loss	3,878 37		
Premium on United States bonds	2,500 00		
Total resources	\$206,965 69	Total liabilities	\$206,965 69

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: D. B. Carver, 280; W. B. Bourn, 50; M. G. Richie, 50; D. O. Hunt, 10; A. L. Williams, 10. Total number of shares held by the Directors is 400 shares.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF SAN BERNARDINO.

[Organized July 3, 1886.]

Showing its Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

JOSEPH BROWN, President.

O. H. KOHL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$34,711 35	Capital stock paid in	\$100,000 00
Real estate taken for debt ..	14,896 34	Reserve and surplus fund ..	15,500 00
United States bonds, to secure circulation	25,000 00	Undivided profits and contingent fund	10,435 85
Miscellaneous bonds, stocks, and warrants	14,006 50	Due depositors	278,638 06
Redemption fund with United States Treasurer ..	1,125 00	Due banks and bankers	3,055 78
Premium account	6,500 00	National Bank notes outstanding	22,500 00
Loans and discounts on personal security	240,889 42		
Money on hand	36,020 58		
Due from banks and bankers ..	52,241 80		
Furniture and fixtures	1,484 84		
Expenses and taxes	3,253 86		
Total resources	\$430,129 69	Total liabilities	\$430,129 69

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Smith, 170; Joseph Brown, 280; M. B. Garner, 100; L. D. Crandall, 30; J. M. James, 40; W. J. Curtis, 30; O. H. Kohl, 55; H. Brinkmeyer, 40; J. W. Hall, 80. Total number of shares held by the Directors is 825 shares.

ANNUAL STATEMENT OF THE
SAN BERNARDINO NATIONAL BANK.

[Organized November 26, 1887.]

Showing its Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

JOHN W. DAVIS, President.

W. S. HOOPER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation	\$25,000 00	Capital stock paid in	\$100,000 00
Miscellaneous bonds, stocks, and warrants	70 00	Reserve and surplus fund ..	13,000 00
Redemption fund with United States Treasurer ..	1,715 00	Undivided profits and contingent fund	24,091 74
Loans and discounts on personal security	191,726 11	Due depositors	150,354 32
Money on hand	45,096 26	Due banks and bankers	2,433 38
Due from banks and bankers ..	34,203 09	National Bank notes outstanding	22,500 00
Furniture and fixtures	6,316 86		
Expenses and taxes	5,288 37		
Premium on bonds	2,968 75		
Total resources	\$312,379 44	Total liabilities	\$312,379 44

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: John W. Davis, 440; W. S. Hooper, 55; H. L. Drew, 75½; R. Gird, 50; I. G. Burt, 33½; S. E. A. Palmer, 25; I. R. Brunn, 25. Total number of shares held by the Directors is 704 shares.

ANNUAL STATEMENT OF THE

CALIFORNIA NATIONAL BANK OF SAN DIEGO.

[Organized December 16, 1887.]

Showing its Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

WM. COLLIER, President.

J. W. COLLINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt..	\$5,743 05	Capital stock paid in	\$350,000 00
United States bonds, to secure circulation	50,000 00	Reserve and surplus fund..	45,000 00
Miscellaneous bonds, stocks, and warrants	51,500 00	Undivided profits and contingent fund	1,786 01
Redemption fund with United States Treasurer..	2,250 00	Due depositors	888,439 07
Due from United States Treasurer	1,750 00	Due banks and bankers	36,078 62
Loans and discounts on personal security	993,480 46	Dividends unpaid	17,500 00
Money on hand	111,765 50	National Bank notes outstanding	45,000 00
Due from banks and bankers	158,304 23		
Furniture and fixtures	9,010 46		
Total resources	\$1,383,803 70	Total liabilities	\$1,383,803 70

DETAILS.

The amount of capital stock is \$350,000; amount subscribed is \$350,000; amount paid in coin is \$350,000. The total number of shares of stock issued is 3,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Collier, 75; J. W. Collins, 319; D. D. Dare, 339; T. R. Gay, 75; J. W. Burns, 10; S. G. Havermale, 110; E. F. Pulsifer, 100. Total number of shares held by the Directors is 1,028 shares.

ANNUAL STATEMENT OF THE

CONSOLIDATED NATIONAL BANK OF SAN DIEGO.

[Organized October 1, 1883.]

Showing its Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

BRYANT HOWARD, President.

J. H. BARBOUR, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$89,419 17	Capital stock paid in.....	\$250,000 00
Real estate taken for debt ..	12,972 83	Reserve and surplus fund ..	50,000 00
United States bonds, to se- cure circulation	62,500 00	Undivided profits	125,110 96
Miscellaneous bonds, stocks, and warrants	31,068 96	Due depositors	962,275 18
Redemption fund with United States Treasurer ..	2,812 50	Due banks and bankers	3,269 79
Loans on stocks, bonds, and warrants	344,436 72	National Bank notes out- standing	56,250 00
Loans and discounts on per- sonal security	563,026 20		
Money on hand	124,934 12		
Due from banks and bankers ..	189,855 72		
Furniture and fixtures	23,185 29		
Expenses and taxes	2,694 42		
Total resources	\$1,446,905 93	Total liabilities	\$1,446,905 93

DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: E. W. Morse, 25; Hiram Mabury, 510; James McCoy, 87½; Bryant Howard, 110½; J. H. Barbour, 60; John Ginty, 23; O. S. Witherby, 214½. Total number of shares held by the Directors is 1,030½ shares.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF SAN DIEGO.

[Organized October 5, 1883.]

Showing its Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

JACOB GRUENDIKE, President.

W. D. WOOLWINE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$76,456 85	Capital stock paid in	\$300,000 00
Real estate taken for debt ..	52,136 41	Reserve and surplus fund ..	100,000 00
United States bonds, to secure circulation, and premiums	60,000 00	Undivided profits and contingent fund	11,609 60
Miscellaneous bonds, stocks, and warrants	128,839 46	Due depositors	443,464 87
Redemption fund with United States Treasurer ..	2,250 00	Due banks and bankers ..	2,276 66
Loans on stocks, bonds, and warrants	75,215 57	National Bank notes outstanding	45,000 00
Loans on other securities (grain, etc.)	149,066 17		
Loans and discounts on personal security	198,492 02		
Money on hand	85,640 63		
Due from banks and bankers ..	47,708 68		
Furniture and fixtures	19,226 34		
Expenses and taxes	7,319 00		
Total resources	\$902,351 13	Total liabilities	\$902,351 13

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. Gruendike, 436; Jerry Toles, 113; J. E. Fishburn, 10; H. R. Hildreth, 400; Mat. Sherman, 25; J. W. Sefton, 25; George Hannahs, 86; Alex. Lemcke, 100; Geo. H. Hill, 119. Total number of shares held by the Directors is 1,314 shares.

ANNUAL STATEMENT OF THE

CROCKER-WOOLWORTH NATIONAL BANK OF SAN FRANCISCO.

[Organized August 31, 1886.]

Showing its Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

R. C. WOOLWORTH, President.

WM. H. CROCKER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation.....	\$50,000 00	Capital stock paid in	\$1,000,000 00
Premium on same	10,000 00	Reserve and surplus fund ..	225,000 00
Miscellaneous bonds, stocks, and warrants.....	25,166 07	Undivided profits and contingent fund.....	71,241 74
Redemption fund with United States Treasurer ..	2,250 00	Due depositors	1,749,979 59
Loans on stocks, bonds, and warrants	591,907 97	Due banks and bankers.....	410,372 73
Loans and discounts on personal security	1,873,795 64	National Bank notes outstanding	41,290 00
Money on hand	833,459 64	Certified checks	3,025 00
Due from banks and bankers ..	113,329 74		
Furniture and fixtures	1,000 00		
Total resources.....	\$3,500,909 06	Total liabilities.....	\$3,500,909 06

DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. H. Crocker, 6,033; C. F. Crocker, 1,153; R. C. Woolworth, 750; W. E. Brown, 250; E. H. Miller, Jr., 100. Total number of shares held by the Directors is 8,286 shares.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF SAN FRANCISCO.

[Organized October 20, 1870.]

Showing its Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

S. G. MURPHY, President.

E. D. MORGAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$336,699 51	Capital stock paid in	\$1,500,000 00
United States bonds, to secure circulation, and deposits cost	164,125 00	Reserve and surplus fund	500,000 00
Redemption fund with United States Treasurer	2,250 00	Undivided profits and contingent fund	108,176 60
Loans on stocks, bonds, and warrants	792,863 72	Due depositors	2,007,258 78
Loans on other securities (grain, etc.)	136,136 97	Due banks and bankers	719,707 49
Loans and discounts on personal security	2,038,540 55	Dividends unpaid	1,992 00
Money on hand	954,456 09	National Bank notes outstanding	45,000 00
Due from banks and bankers	457,063 03		
Total resources	\$4,882,134 87	Total liabilities	\$4,882,134 87

DETAILS.

The amount of capital stock is \$1,500,000; amount subscribed is \$1,500,000; amount paid in coin is \$1,500,000. The total number of shares of stock issued is 15,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. G. Murphy, 108; James Moffitt, 634; J. Downey Harvey, 50; N. Van Bergen, 168; John A. Hooper, 50; Geo. A. Low, 300; James D. Phelan, 100; Thomas Jennings, 125; Geo. C. Perkins, 50. Total number of shares held by the Directors is 1,585 shares.

ANNUAL STATEMENT OF THE

GARDEN CITY NATIONAL BANK OF SAN JOSÉ.

[Organized April 23, 1887.]

Showing its Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

A. McDONALD, President.

THOMAS F. MORRISON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation	\$25,000 00	Capital stock paid in	\$100,000 00
Miscellaneous bonds, stocks, and warrants	4,500 00	Reserve and surplus fund ..	3,000 00
Redemption fund with United States Treasurer ..	1,125 00	Undivided profits and contingent fund	8,687 43
Loans on stocks, bonds, and warrants	133,493 71	Due depositors	148,469 74
Loans and discounts on personal security	88,514 08	Due banks and bankers	13,740 61
Money on hand	26,529 47	National Bank notes outstanding	22,500 00
Due from banks and bankers ..	8,844 77		
Furniture and fixtures	8,000 00		
Expenses and taxes	390 75		
Total resources	\$296,397 78	Total liabilities	\$296,397 78

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. McDonald, 10; C. W. Breyfogle, 50; George M. Bowman, 50; H. Mabury, 150; T. S. Montgomery, 50; H. M. Leonard, 50; J. W. Blauer, 50. Total number of shares held by the Directors is 410 shares.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF SAN JOSÉ.

[Organized July 11, 1874.]

Showing its Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

W. D. TISDALE, President.

L. G. NESMITH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$80,000 00	Capital stock paid in	\$500,000 00
Real estate taken for debt ..	4,000 00	Reserve and surplus fund ..	100,000 00
United States bonds, to secure circulation	50,000 00	Undivided profits and contingent fund	137,281 19
Redemption fund with United States Treasurer ..	2,250 00	Due depositors	467,047 40
Loans on stocks, bonds, and warrants	116,373 50	Due banks and bankers	3,649 40
Loans on other securities (grain, etc.)	181,221 27	Dividends unpaid	570 00
Loans and discounts on personal security	513,493 87	National Bank notes outstanding	44,150 00
Money on hand	65,555 81	Certified checks	2,217 05
Due from banks and bankers ..	238,020 59		
Furniture and fixtures	4,000 00		
Total resources	\$1,254,915 04	Total liabilities	\$1,254,915 04

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: C. Burrel, 500; J. A. Clayton, 75; Cyrus Jones, 147; A. King, 200; James D. Phelan, 100; J. P. Pierce, 272; W. D. Tisdale, 300; W. L. Tisdale, 35. Total number of shares held by the Directors is 1,629 shares.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF SAN LUIS OBISPO.

[Organized December 24, 1887.]

Showing its Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

J. P. ANDREWS, President.

R. E. JACK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation	\$37,500 00	Capital stock paid in	\$150,000 00
Premiums	7,767 19	Reserve and surplus fund ..	30,000 00
Redemption fund with ..		Undivided profits and con-	
United States Treasurer ..	1,687 50	tingent fund	17,412 09
Loans and discounts on personal security	398,868 70	Due depositors	436,244 09
Money on hand	52,574 03	National Bank notes outstanding	33,750 00
Due from banks and bankers ..	164,657 15		
Furniture and fixtures	1,750 00		
Expenses and taxes	2,601 61		
Total resources	\$667,406 18	Total liabilities	\$667,406 18

DETAILS.

The amount of capital stock is \$150,000; amount subscribed is \$150,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 1,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. P. Andrews, 100; R. E. Jack, 359; Nathan Goldtree, 150; Wm. L. Beebee, 20; W. A. Spencer, 10. Total number of shares held by the Directors is 639 shares.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF SANTA ANA.

[Organized May 15, 1886.]

Showing its Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

W. H. SPURGEON, President.

M. M. CROOKSHANK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$61,481 21	Capital stock paid in	\$150,000 00
United States bonds, to secure circulation, and premium	43,200 00	Reserve and surplus fund	8,250 00
Redemption fund with United States Treasurer	1,687 50	Undivided profits and contingent fund	13,269 57
Loans and discounts on personal security	223,666 90	Due depositors	220,732 47
Money on hand	30,214 12	National Bank notes outstanding	33,750 00
Due from banks and bankers	58,706 50		
Furniture and fixtures	3,500 00		
Expenses and taxes	3,545 81		
Total resources	\$426,002 04	Total liabilities	\$426,002 04

DETAILS.

The amount of capital stock is \$150,000; amount subscribed is \$150,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 1,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors are as follows: W. H. Spurgeon, S. W. Preble, G. H. Bonebrake, C. L. Foster, D. R. Sterling, John West, M. A. Forster, M. M. Crookshank. Total number of shares held by the Directors is 615 shares.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF SANTA BARBARA.

[Organized March 3, 1873.]

Showing its Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

JAMES W. CALKINS, President.

A. L. LINCOLN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$21,500 00	Capital stock paid in	\$100,000 00
Real estate taken for debt..	7,000 00	Reserve and surplus fund..	50,000 00
United States bonds, to secure circulation	25,000 00	Undivided profits and contingent fund	7,431 33
Miscellaneous bonds, stocks, and warrants	5,489 17	Due depositors	329,773 27
Redemption fund with United States Treasurer..	1,125 00	Due banks and bankers	5,057 94
Loans and discounts on personal security	304,997 55	Dividends unpaid	6,000 00
Money on hand	83,000 55	National Bank notes outstanding	22,500 00
Due from banks and bankers	67,167 18		
Furniture and fixtures	5,483 09		
Total resources	\$520,762 54	Total liabilities	\$520,762 54

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors are as follows: James W. Calkins, Hugh S. Vail, Richard Robinson, Ellwood Cooper, N. P. Austin, R. B. Canfield, George H. Gould. Total number of shares held by the Directors is 140 shares.

ANNUAL STATEMENT OF THE

SANTA BARBARA COUNTY NATIONAL BANK—SANTA BARBARA.

[Organized February 21, 1880.]

Showing its Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

_____, President.

E. S. SHEFFIELD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$38,514 11	Capital stock paid in	\$100,000 00
United States bonds, to secure circulation	25,000 00	Reserve and surplus fund	50,000 00
Miscellaneous bonds, stocks, and warrants	29,977 69	Undivided profits and contingent fund	15,120 12
Redemption fund with United States Treasurer	1,125 00	Due depositors	354,676 20
Loans and discounts on personal security	263,724 81	Due banks and bankers	2,910 46
Money on hand	86,340 49	National Bank notes outstanding	10,700 00
Due from banks and bankers	82,469 62		
Furniture and fixtures	1,500 00		
Expenses and taxes	1,742 55		
Premium on United States bonds	3,012 51		
Total resources	\$533,406 78	Total liabilities	\$533,406 78

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. M. Eddy, 445; John Edwards, 60; H. H. Hall, 20; Charles Fernald, 30; Thomas B. Dibble, 10; Joseph Howard, 10; C. B. Bates, 20. Total number of shares held by the Directors is 595 shares.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF SANTA MONICA.

[Organized January 26, 1888.]

Showing its Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

GEO. H. BONEBRAKE, President.

E. J. VAWTER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$24,537 98	Capital stock paid in	\$50,000 00
United States bonds, to secure circulation	12,500 00	Reserve and surplus fund	804 81
Redemption fund with United States Treasurer ..	562 50	Undivided profits and contingent fund	3,356 27
Loans and discounts on personal security	43,809 31	Due depositors	46,647 53
Money on hand	11,530 53	National Bank notes outstanding	10,150 00
Due from banks and bankers ..	10,764 23		
Furniture and fixtures	2,270 22		
Expenses and taxes	1,671 34		
Premiums on United States bonds	3,312 50		
Total resources	\$110,958 61	Total liabilities	\$110,958 61

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Geo. H. Bonebrake, 45; L. R. Vincent, 50; W. D. Vawter, 69; N. Bundy, 37; W. S. Vawter, 31; H. C. Bagg, Sr., 50; E. J. Vawter, 141. Total number of shares held by the Directors is 433 shares.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF SANTA PAULA.

[Organized September 13, 1889.]

Showing its Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

C. H. McKEVETT, President.

JOS. R. HAUGH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,237 17	Capital stock paid in	\$75,000 00
United States bonds, to secure circulation	18,750 00	Reserve and surplus fund	250 00
Redemption fund with United States Treasurer	842 50	Undivided profits and contingent fund	1,727 46
Loans on stocks, bonds, and warrants	12,401 50	Due depositors	53,391 00
Loans and discounts on personal security	77,048 69	National Bank notes outstanding	16,850 00
Money on hand	10,659 88		
Due from banks and bankers	16,675 32		
Furniture and fixtures	2,478 40		
Premium on United States bonds	4,125 00		
Total resources	\$147,218 46	Total liabilities	\$147,218 46

DETAILS.

The amount of capital stock is \$75,000; amount subscribed is \$75,000; amount paid in coin is \$75,000. The total number of shares of stock issued is 750 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: C. H. McKevett, 115; Jos. R. Haugh, 50; Geo. H. Bonebrake, 330; W. L. Hardison, 50; N. W. Blanchard, 10. Total number of shares held by the Directors is 555 shares.

ANNUAL STATEMENT OF THE

SANTA ROSA NATIONAL BANK.

[Organized May 22, 1886.]

Showing its Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

J. H. BRUSH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation	\$37,500 00	Capital stock paid in	\$150,000 00
Miscellaneous bonds, stocks, and warrants	23,350 00	Reserve and surplus fund ..	5,000 00
Redemption fund with United States Treasurer ..	1,387 50	Undivided profits and contingent fund	3,295 11
Loans on stocks, bonds, and warrants	18,500 00	Due depositors	136,094 02
Loans and discounts on personal security	201,789 58	Due banks and bankers	47 91
Money on hand	16,001 40	National Bank notes outstanding	33,750 00
Due from banks and bankers ..	22,354 16		
Furniture and fixtures	6,000 00		
Nickels	4 40		
Premium on bonds	1,000 00		
Total resources	\$328,187 04	Total liabilities	\$328,187 04

DETAILS.

The amount of capital stock is \$150,000; amount subscribed is \$150,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 1,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Brush, 580; D. N. Carithers, 10; W. W. Gauldin, 45; B. M. Spencer, 38; John Strong, 75; A. B. Ware, 71; I. G. Wickersham, 81. Total number of shares held by the Directors is 900 shares.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF STOCKTON.

[Organized November 23, 1872.]

Showing its Financial Condition on the morning of July 1, 1890, as sworn to by the Officers of the Bank.

H. H. HEWLETT, President.

S. W. NEWELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt..	\$3,558 01	Capital stock paid in	\$200,000 00
United States bonds, to secure circulation	50,000 00	Reserve and surplus fund..	60,000 00
Miscellaneous bonds, stocks, and warrants	68,857 01	Undivided profits and contingent fund	92,733 22
Redemption fund with United States Treasurer..	2,250 00	Due depositors	345,111 13
Loans and discounts on personal security	507,862 33	Due banks and bankers	23,297 68
Money on hand	120,117 03	Dividends unpaid	8,000 00
Due from banks and bankers	20,497 65	National Bank notes outstanding	45,000 00
Furniture and fixtures	1,000 00		
Total resources	\$774,142 03	Total liabilities	\$774,142 03

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. H. Hewlett, 877; I. S. Bostwick, 84; G. A. Conrad, 67; B. Frankenheimer, 34; James H. Hough, 50; G. H. Fancher, 33; James Sutherland, 13. Total number of shares held by the Directors is 1,158 shares.

STATEMENT OF AMOUNTS PAID FOR BANK LICENSES

BY THE

Commercial and Savings Banks of the State of California, July 1, 1890.

NOTE.—The amount collected from each bank is based upon its deposits on January 1, 1890.

ASSESSMENT LIST

For Bank Licenses from July 1, 1890, to June 30, 1891.

Location.	NAME OF BANK.	Amount Paid.
1. San Francisco	California Savings and Loan Society	\$97 82
2. San Francisco	French Savings and Loan Society	201 75
3. San Francisco	German Savings and Loan Society	2,248 45
4. San Francisco	Hibernia Savings and Loan Society	2,651 99
5. San Francisco	Humboldt Savings and Loan Society	298 71
6. San Francisco	People's Home Savings Bank	98 96
7. San Francisco	San Francisco Savings Union	2,109 33
8. San Francisco	Savings and Loan Society	452 37
9. San Francisco	Security Savings Bank	255 31
Total from San Francisco Savings Banks		\$8,414 69
10. Eureka	Home Savings Bank	\$1 54
11. Eureka	Savings Bank of Humboldt County	
12. Fresno City	Fresno Loan and Savings Bank	59 71
13. Los Angeles	Los Angeles Savings Bank	41 28
14. Los Angeles	Main Street Savings Bank and Trust Company	7 89
15. Los Angeles	Savings Bank of Southern California	29 14
16. Los Angeles	Security Savings Bank and Trust Company	16 39
17. Mendocino	Bank of Mendocino	44 82
18. Merced	Merced Security Savings Bank	52 50
19. Modesto	Union Savings Bank	5 65
20. Oakland	Oakland Bank of Savings	404 99
21. Oakland	Union Savings Bank	263 87
22. Sacramento	People's Savings Bank	62 97
23. Sacramento	Sacramento Bank	284 76
24. Santa Ana	Orange County Savings, Loan, and Trust Co.	3 21
25. Santa Cruz	Santa Cruz Bank of Savings and Loan	42 55
26. Santa Cruz	City Savings Bank	15 27
27. San Diego	San Diego Savings Bank	6 85
28. San Diego	Savings Bank of San Diego County	35 13
29. San José	San José Safe Deposit Bank of Savings	158 08
30. San José	Union Savings Bank	11 90
31. Vallejo	Vallejo Savings and Commercial Bank	21 34
32. Watsonville	Pajaro Valley Savings and Loan Society	4 56
Total from interior Savings Banks		\$1,574 40
33. San Francisco	American Bank and Trust Company	\$27 98
34. San Francisco	Anglo-Californian Bank (Limited)	345 42
35. San Francisco	Bank of California	798 46
36. San Francisco	Bank of British Columbia	105 50
37. San Francisco	Bank of British North America	53 62
38. San Francisco	California Safe Deposit and Trust Company	28 91
39. San Francisco	Grangers Bank	84 25
40. San Francisco	London and San Francisco Bank (Limited)	111 03
41. San Francisco	London, Paris, and American Bank (Limited)	204 17
42. San Francisco	Nevada Bank	213 55
43. San Francisco	Pacific Bank	234 91
44. San Francisco	Sather Banking Company	143 99
45. San Francisco	Wells, Fargo & Co.'s Bank	268 23
Total from city Commercial Banks		\$2,620 02

ASSESSMENT LIST—Continued.

Location.	NAME OF BANK.	Amount Paid.
46. Alameda	Bank of Alameda	\$18 60
47. Alhambra	Alhambra Bank	2 99
48. Anaheim	Bank of Anaheim	9 65
49. Arcata	Bank of Arcata	9 55
50. Auburn	Placer County Bank	21 35
51. Bakersfield	Kern Valley Bank	25 09
52. Benicia	Bank of Benicia	2 75
53. Chico	Bank of Butte County	27 80
54. Chico	Bank of Chico	17 35
55. Cloverdale	Cloverdale Banking Company	6 37
56. Colusa	Colusa County Bank	95 05
57. Dixon	Bank of Dixon	14 85
58. Elsinore	Bank of Elsinore	2 35
59. Elsinore	Exchange Bank	4 10
60. Escondido	Bank of Escondido	4 90
61. Eureka	Humboldt County Bank	31 85
62. Eureka	Bank of Eureka	1 06
63. Fresno	Bank of Central California	12 64
64. Fresno	Farmers Bank	36 95
65. Grass Valley	Agency of Citizens Bank of Nevada City	4 15
66. Gilroy	Bank of Gilroy	10 00
67. Hanford	Bank of Hanford	8 35
68. Healdsburg	Bank of Healdsburg	6 56
69. Healdsburg	Farmers and Mechanics Bank	7 09
70. Hollister	Bank of Hollister	38 79
71. Hueneme	Bank of Hueneme	2 58
72. Lakeport	Bank of Lake	1 05
73. Lakeport	Farmers Savings Bank	14 56
74. La Porte	Bank of La Porte	1 65
75. Livermore	Bank of Livermore	11 46
76. Lodi	Bank of Lodi	4 35
77. Los Angeles	California Bank	128 60
78. Los Angeles	City Bank	11 62
79. Los Angeles	East Side Bank	5 75
80. Los Angeles	Farmers and Merchants Bank	276 25
81. Los Angeles	Los Angeles County Bank	46 90
82. Los Angeles	State Loan and Trust Company	28 35
83. Los Angeles	University Bank	12 45
84. Los Gatos	Bank of Los Gatos	8 00
85. Los Gatos	Commercial Bank	3 65
86. Madera	Bank of Madera	1 45
87. Martinez	Bank of Martinez	29 50
88. Marysville	Decker, Jewett & Co.'s Bank	38 25
89. Mendocino	Discount Bank	6 90
90. Merced	Merced Bank	13 42
91. Modesto	Modesto Bank	24 65
92. Monrovia	Granite Bank	4 37
93. Napa	James H. Goodman & Co.'s Bank	43 61
94. Napa	Bank of Napa	20 61
95. National City	Bank of National City	9 00
96. National City	California State Savings Bank	62
97. Nevada City	Citizens Bank	11 56
98. Oakdale	Bank of Oakdale	5 81
99. Oakland	California Bank and Trust Company	24 43
100. Oceanside	Bank of Oceanside	3 32
101. Ontario	Ontario State Bank	5 24
102. Orange	Bank of Orange	4 11
103. Orland	Bank of Orland	7 88
104. Oroville	Bank of Rideout, Smith & Co.	30 20
105. Pasadena	San Gabriel Valley Bank	8 47
106. Petaluma	Bank of Sonoma County	23 04
107. Petaluma	Petaluma Savings Bank	19 96
108. Pomona	People's Bank	5 41
109. Porterville	Pioneer Bank	2 79
110. Red Bluff	Bank of Tehama County	51 79
111. Redding	Bank of Northern California	4 38
112. Redding	Bank of Shasta County	19 66
113. Redlands	Union Bank	5 74
Amount carried forward		\$1,403 58

ASSESSMENT LIST—Continued.

Location.	NAME OF BANK.	Amount Paid.
	Amount brought forward	\$1,403 58
114. Riverside	Riverside Banking Company	44 38
115. Sacramento	California State Bank	79 18
116. St. Helena	Bank of St. Helena	7 96
117. Salinas	Salinas City Bank	35 34
118. San Bernardino	Farmers Exchange Bank	27 18
119. S. Buena Ventura	Bank of Ventura	20 86
120. San Diego	Bank of Commerce	13 59
121. San Jacinto	State Bank	3 25
122. San José	Bank of San José	65 41
123. San José	Commercial and Savings Bank	60 33
124. San Luis Obispo	Bank of San Luis Obispo	45 29
125. San Luis Obispo	Commercial Bank	22 44
126. San Miguel	Bank of San Miguel	3 07
127. San Pedro	Bank of San Pedro	1 21
128. Santa Ana	Commercial Bank	21 59
129. Santa Barbara	Commercial Bank	5 84
130. Santa Clara	Bank of Santa Clara County	22 49
131. Santa Cruz	Bank of Santa Cruz County	26 89
132. Santa Cruz	City Bank	9 54
133. Santa Rosa	Santa Rosa Bank	44 02
134. Santa Rosa	Savings Bank of Santa Rosa	42 29
135. Selma	Bank of Selma	7 06
136. Sonoma	Sonoma Valley Bank	3 61
137. Stockton	Farmers and Merchants Bank	46 70
138. Stockton	San Joaquin Valley Bank	25 40
139. Stockton	Savings and Loan Society	177 93
140. Stockton	Stockton Savings Bank	83 54
141. Suisun	Bank of Suisun	34 68
142. Templeton	Bank of Templeton	2 46
143. Tomales	Bank of Tomales	5 94
144. Tulare	Bank of Tulare	9 13
145. Tustin	Bank of Tustin	2 35
146. Ukiah	Bank of Ukiah	24 55
147. Vacaville	Bank of Vacaville	6 39
148. Visalia	Bank of Visalia	45 85
149. Watsonville	Bank of Watsonville	20 32
150. Watsonville	Pajaro Valley Bank	7 95
151. Wheatland	Farmers Bank	7 96
152. Willows	Bank of Willows	12 94
153. Winters	Bank of Winters	2 95
154. Woodland	Bank of Woodland	66 04
155. Woodland	Bank of Yolo	39 92
156. Yreka	Siskiyou County Bank	24 29
157. Yuba City	Farmers Coöperative Union	27 20
	Total from interior Commercial Banks	\$2,690 89
	Total from city Commercial Banks	2,620 02
	Total from city Savings Banks	8,414 69
	Total from interior Savings Banks	1,574 40
	Grand total	\$15,300 00

SUMMARY OF ACCOUNT.

Statement of moneys received by the Bank Commissioners since last report.

From all banks under the charge of this Commission, for licenses for the year ending June 30, 1891, as per detailed statement in the appendix to this report	\$15,300 00
Paid State Treasurer, as required by law, July 3, 1890	15,300 00

STATE OF CALIFORNIA, }
City and County of San Francisco. } ss.

A. Gerberding, being duly sworn, deposes and says that he is the President of the Board of Bank Commissioners, and that the foregoing statement is correct.

A. GERBERDING.

Subscribed and sworn to before me this eleventh day of July, 1890.

[SEAL.]

ALVAN FLANDERS, Notary Public.

SEMI-ANNUAL TABULAR STATEMENTS

OF THE

Active Savings and Commercial Banks, January 1,

AND

Savings, Commercial, Private, and National Banks of California,

JULY 1, 1890.

Showing the financial condition of the Savings Banks of California on the first day of January, 1890, as reported to the Bank Commission

Showing the financial condition of the Commercial Banks of California on the first day of January, 1890, as reported to the Bank Commissioners.

Showing the financial condition of the Commercial Banks of California on the first day of January, 1890, as reported to the Bank Commissioners.

Showing the financial condition of the Private Commercial Banks of California on the first day of January, 1890, as reported to the Bank Commissioners.

^a In addition, each column is a separate group.¹ For fulling details see the text and the appendix.

SEMI-ANNUAL TABULAR STATEMENT.

Showing the Financial Condition of the Savings Banks of California on the first day of July, 1890, as reported to the Bank Commissioners.

SEMI-ANNUAL TABULAR STATEMENT,

Showing the Financial Condition of the Commercial Banks of California on the first day of July, 1890, as reported to the Bank Commissioners.

ANNUAL TABULAR STATEMENT.

Showing the Financial Condition of the Private Commercial Banks of California on the first day of July, 1889, as reported to the Bank Commissioners.

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TWENTY-SECOND ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER

FOR THE

STATE OF CALIFORNIA.

YEAR ENDING DECEMBER 31, 1889.



SACRAMENTO:

STATE OFFICE, : : : : : J. D. YOUNG, SUPT. STATE PRINTING.
1890.

TWENTY-SECOND ANNUAL PRELIMINARY REPORT

OF THE

INSURANCE COMMISSIONER FOR THE STATE OF CALIFORNIA.

INSURANCE DEPARTMENT, }
SAN FRANCISCO, January 20, 1890. }

To the honorable R. W. WATERMAN, Governor of California:

SIR: Herewith I submit the annual preliminary report of the business transacted in this State by all the insurance companies under the jurisdiction of this department during the year ending the thirty-first day of December, 1889.

During the year 1889 the following named companies were admitted to transact business in this State:

Northwestern National.....	Milwaukee.
Milwaukee Mechanics.....	Milwaukee.
Mutual Fire.....	New York.
Fire Association of N. Y.....	New York.
Rochester German.....	Rochester, N. Y.
Union Society.....	London.
Denver.....	Denver, Col.
Federal Marine.....	Zurich.
Armstrong Fire.....	New York.
Buffalo German.....	Buffalo, N. Y.
Newark Fire.....	Newark.
Universo Marine.....	Milan, Italy.

And the following named companies have discontinued business in this State:

Exchange Fire.....	New York.
North American.....	Boston.
Syndicate.....	Minneapolis.
Brooklyn Life.....	New York.
Long Island.....	Brooklyn.

The average percentage of losses to premiums on fire risks for 1889 is 41.7.

The average percentage of losses to premiums on marine risks for 1889 is 57.8.

The ratio of losses to premiums on fire risks for the fourteen years next preceding were:

For the year 1875.....	28.3
For the year 1876.....	34.2
For the year 1877.....	31.0
For the year 1878.....	26.3
For the year 1879.....	32.5
For the year 1880.....	32.5

For the year 1881	33.3
For the year 1882	39.9
For the year 1883	39.1
For the year 1884	28.5
For the year 1885	44.8
For the year 1886	51.2
For the year 1887	37.6
For the year 1888	50.1

FIRE INSURANCE.

Amount written	\$352,179,523 00
Premiums on same	6,158,754 64
Losses paid	2,572,001 93
Ratio of losses to premiums	41.7

MARINE INSURANCE.

Amount written	\$141,015,459 00
Premiums on same	1,602,434 12
Losses paid	926,811 88
Ratio of losses to premiums	57.8

Apportioned as follows:

TO COMPANIES OF THIS STATE—FIRE INSURANCE.

Amount written	\$92,456,111 00
Premiums on same	1,593,702 08
Losses paid	613,086 32
Ratio of losses to premiums	38.5

MARINE INSURANCE.

Amount written	\$22,814,703 00
Premiums on same	403,291 16
Losses paid	274,356 58
Ratio of losses to premiums	68.0

TO COMPANIES OF OTHER STATES—FIRE INSURANCE.

Amount written	\$116,819,475 00
Premiums on same	2,107,712 76
Losses paid	940,140 03
Ratio of losses to premiums	44.1

MARINE INSURANCE.

Amount written	\$3,998,135 00
Premiums on same	86,176 68
Losses paid	45,019 27
Ratio of losses to premiums	52.2

TO COMPANIES OF FOREIGN COUNTRIES—FIRE INSURANCE.

Amount written	\$142,903,937 00
Premiums on same	2,457,339 80
Losses paid	1,018,775 58
Ratio of losses to premiums	41.4

MARINE INSURANCE.

Amount written	\$114,202,621 00
Premiums on same	1,112,966 28
Losses paid	607,436 03
Ratio of losses to premiums	54.6

UNAUTHORIZED INSURANCE.

Since my last report, the action therein referred to as pending in the Supreme Court against R. P. Thomas, President, and D. F. Leahy, Secretary, of the Fire Relief Association of California, has reached a final conclusion.

The Supreme Court refused to grant defendant's request to prohibit the Justice Court from proceeding with the action, and the matter was accordingly tried in the Justice's Court. The judgment was against the

State. I immediately appealed from this judgment to the Superior Court of this city and county, and the action was assigned to Department Four (4), presided over by the Honorable J. P. Hoge. It was tried and submitted to Judge Hoge upon printed briefs. He filed a carefully prepared written opinion, and ordered the judgment of the Court below to be reversed. I am informed that this association has now retired permanently from the fire insurance business.

Upon the third day of May, 1889, I filed a complaint in San Joaquin County against the "Stockton Mutual Indemnity Association," to restrain it from transacting a fire insurance business. This association was organized for the purpose of carrying on a fire insurance business on the assessment plan, and without any capital stock. The association declined to submit itself to the jurisdiction of this department; asserted that *it was not organized for profit*; that it fell within the provisions of Section 451 of the Civil Code, and, hence, could transact a fire insurance business independent of, and without procuring a certificate of authority from, this department.

The case was submitted upon the association's demurrer to my complaint, before the Honorable Joseph H. Budd, a Judge of the Superior Court of San Joaquin County. It was elaborately argued by counsel. Judge Budd filed an exhaustive opinion, in which he sustained my complaint, and held in substance that this association was not exempt from the provisions of the insurance laws, by reason of anything contained in Section 451 of the Civil Code, *or otherwise*.

These decisions of these two eminent jurists, Judge Hoge and Judge Budd, ought to be decisive of the question that the Legislature did not exempt persons transacting the business of insurance from a compliance with the insurance laws by reason of anything contained in exemptions provided for in said section of the Civil Code.

By direction of the Attorney-General, Mr. T. C. Coogan appeared as attorney for this department in both these cases.

In the month of February last, having ascertained that the "Fidelity Mutual Life Association of Philadelphia, Pennsylvania," was, through its agent, Wm. Alrichs, at Los Angeles, soliciting insurance and issuing policies without authority from this department, I caused to be published in the "Los Angeles Herald" the following notice:

NOTICE TO THE PUBLIC.

OFFICE OF INSURANCE COMMISSIONER, }
SAN FRANCISCO, CAL., February 7, 1889. }

To all whom it may concern:

Satisfactory evidence having been furnished me that a company styling itself the "Fidelity Mutual Life Association of Philadelphia, Pennsylvania," is soliciting life insurance in this State, by one William Alrichs, representing himself as General Agent at Los Angeles, Cal., I hereby give notice that the said Life Association is not authorized to transact business in this State; that all its policies issued are null and void, and any one soliciting business for it is liable to prosecution under the Penal Code of the State.

J. C. L. WADSWORTH,
Insurance Commissioner.

This seems to have squelched its business there, as I am informed Mr. Alrichs has departed to seek business in more congenial fields.

In the month of August last I discovered the fact that the "Pierre Fire and Marine Insurance Company of Pierre, Dakota," was again at work soliciting business in this State, having serenely "bobbed" its head in

the City of Marysville, being the same company whose agent I had arrested in Los Angeles in December, 1888, for procuring fire insurance without authority from this office. I immediately caused the following notice to be published in the "Marysville Appeal":

NOTICE TO THE PUBLIC.

OFFICE OF THE INSURANCE COMMISSIONER OF THE STATE OF CALIFORNIA, }
SAN FRANCISCO, August 7, 1889. }

To all whom it may concern:

Satisfactory evidence having been furnished me that a company calling itself the Pierre Fire and Marine Insurance Company, of Pierre, Dakota, is soliciting insurance in this State, by one R. S. Jenkins, styling himself agent for said company, I hereby give notice that said insurance company is not authorized to transact business in this State, and any one soliciting business for it is liable to prosecution under the law. Neither has it the capital required by the laws of this State to enable it to transact business here.

I therefore warn all persons to be on their guard against the said company, as all policies of insurance issued by it are null and void under the laws of this State.

J. C. L. WADSWORTH,
Insurance Commissioner.

This ended its second attempt to do an "underground" business in this State, as no further effort has been made by it so far as I am able to learn.

From investigation in the month of December last of the condition of the "Armstrong Fire Insurance Company, of New York," I became satisfied that its capital had become impaired within the true intent and meaning of Section 602 of the Political Code, and in compliance with the law provided in such cases, I revoked its certificate of authority to transact business in this State, by notice to the company and advertisement as required by Section 600 of the Political Code.

Respectfully submitted.

J. C. L. WADSWORTH,
Insurance Commissioner.

REPORT.

OFFICE OF INSURANCE COMMISSIONER, }
SAN FRANCISCO, May 21, 1890. }

To the honorable R. W. WATERMAN, Governor of California:

In compliance with law, I submit the twenty-second annual report of this department, showing in detail the condition and business of the several California insurance companies; and in tabulated form that of all the fire, fire and marine, marine, and life insurance companies doing business in this State during the year ending December 31, 1889.

RECEIPTS.

Received during the year for taxes and fees	\$31,070 91
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EXPENDITURES.

Office salaries	\$4,800 00	
Office rent	600 00	
Janitor	360 00	
Advertising	85 30	
Stationery	16 70	
Newspapers	28 80	
Fuel	23 25	
Commissioner's traveling expenses	77 50	
Incidentals	185 80	
		\$6,177 35
Balance in State Treasury (net profit to the State)		\$24,893 56

Very respectfully, your obedient servant,

J. N. E. WILSON,
Insurance Commissioner.

TABLE No. 1.

Showing the business of California Insurance Companies for the year 1889—California business.

NAME.	Location.	FIRE.			
		Risks Written.	Premiums on Same.	Losses Paid.	Ratio of Losses to Premiums.
Alta Fire	Stockton	\$2,130,972 00	\$42,339 43	\$16,011 71	37.8
Anglo-Nevada	San Francisco	13,996,581 00	246,006 89	91,107 11	37.0
California	San Francisco	9,392,751 00	142,231 85	59,664 68	41.9
Commercial	San Francisco	3,725,382 00	63,244 44	31,527 37	45.2
Fireman's Fund	San Francisco	16,118,614 00	272,088 16	96,286 80	35.4
Home Mutual	San Francisco	13,106,150 00	230,833 54	77,170 60	33.4
Oakland Home	Oakland	7,894,125 00	144,982 70	57,577 66	39.7
Southern California	Los Angeles	4,928,631 00	83,403 63	41,516 09	49.6
State Investment	San Francisco	7,172,040 00	133,022 34	58,561 15	44.0
Sun	San Francisco	4,380,221 00	70,608 39	33,589 60	47.6
Union	San Francisco	9,610,643 00	164,880 71	50,073 55	30.4
Totals .....	.....	\$92,456,111 00	\$1,593,702 08	\$613,086 32	38.5
NAME.	Location.	MARINE.			
		Risks Written.	Premiums on Same.	Losses Paid.	Ratio of Losses to Premiums.
Alta Fire	Stockton	\$8,586,117 00	\$64,990 20	\$35,771 53	55.0
Anglo-Nevada	San Francisco	2,067,389 00	50,684 68	33,185 49	65.5
California	San Francisco	996,225 00	21,685 28	14,271 51	65.8
Commercial	San Francisco	4,215,442 00	122,356 46	84,001 27	68.6
Fireman's Fund	San Francisco .....	.....	.....	.....	.....
Home Mutual	Oakland .....	.....	.....	.....	.....
Oakland Home	Los Angeles .....	.....	.....	.....	.....
Southern California	San Francisco .....	.....	.....	.....	.....
State Investment	San Francisco	3,347,961 00	72,073 77	54,712 20	75.9
Sun	San Francisco	3,601,569 00	71,500 76	52,414 58	73.2
Union .....	.....	.....	.....	.....	.....
Totals .....	.....	\$22,814,703 00	\$403,291 16	\$274,356 58	68.0

TABLE NO. 2.

Showing the Amount and Description of Risks in Force December 31, 1889, of California Insurance Companies—California business.

NAME.	Location.	FIRE.		MARINE.	
		Risks.	Premiums.	Risks.	Premiums.
Alta Fire.....	Stockton.....	\$1,720,083 00	\$38,401 29	.....	.....
Anglo-Nevada.....	San Francisco.....	14,767,854 00	255,485 26	\$989,363 00	\$22,411 83
California.....	San Francisco.....	10,416,300 00	163,365 37	687,878 00	38,365 03
Commercial.....	San Francisco.....	3,427,351 00	57,184 88	261,713 00	12,265 35
Fireman's Fund.....	San Francisco.....	20,678,614 00	332,632 25	1,183,444 00	84,757 77
Home Mutual.....	San Francisco.....	19,963,504 00	332,418 24	.....	.....
Oakland Home.....	Oakland.....	10,725,591 00	167,516 67	.....	.....
Southern California.....	Los Angeles.....	5,970,885 00	98,091 18	.....	.....
State Investment.....	San Francisco.....	7,172,040 00	133,022 34	.....	.....
Sun.....	San Francisco.....	5,808,743 00	93,862 54	779,191 00	48,429 45
Union.....	San Francisco.....	10,728,347 00	182,331 17	783,424 00	47,784 44
Totals.....	.....	\$111,319,312 00	\$1,854,311 19	\$4,695,013 00	\$253,987 47

TABLE No. 3.

Showing the Fire business of Companies of other States, for the year 1889—California business.

NAME.	Location.	Amount Written.	Premiums on Same.	Losses Paid.	Ratio of Losses to Premiums.
Ætna	Hartford	\$10,171,122 00	\$169,049 75	\$76,373 20	45.2
Agricultural	Wauertown, N. Y.	2,877,727 00	49,813 45	8,971 08	18.0
Amazon	Cincinnati	645,877 00	15,470 57	9,612 22	62.1
American	Newark	1,696,966 00	30,626 32	5,507 42	18.0
American	Boston	736,688 00	13,066 91	8,507 45	65.1
American Central	St. Louis	1,688,053 00	28,601 59	16,894 27	58.0
American Fire	Philadelphia	2,561,814 00	56,746 38	43,391 11	76.7
American Fire	New York	1,742,329 00	33,803 40	17,990 63	44.3
Armstrong Fire	New York	493,400 00	4,310 86	None.	-----
Boylston	Boston	538,619 00	8,259 27	193 62	2.2
Buffalo German	Buffalo	231,290 00	4,258 00	None.	-----
Citizens	St. Louis	669,390 00	12,253 78	4,466 00	36.4
Citizens	New York	1,944,636 00	24,753 02	6,446 90	26.0
Citizens	Cincinnati	470,083 00	13,010 13	6,412 27	49.3
Citizens	Milwaukee	475,969 00	8,655 00	3,798 00	43.1
Concordia Fire	Hartford	2,957,977 00	55,291 16	29,331 53	53.0
Connecticut Fire	New York	1,818,704 00	31,221 03	15,555 40	49.8
Continental	Denver	415,845 00	7,095 31	None.	-----
Denver	New York	252,604 00	3,627 00	782 09	21.6
Farragut Fire	New York	449,300 00	4,986 24	None.	-----
Fire Association of New York	Philadelphia	1,433,927 00	26,377 17	15,019 59	57.3
Fire Association of Philadelphia	Baltimore	616,701 00	12,679 10	1,305 28	10.3
Firemen's	Newark	606,642 00	12,777 71	9,413 89	73.8
Firemen's	Philadelphia	983,360 00	16,037 08	8,176 87	50.9
Franklin Fire	Freepport, Ill.	1,194,493 00	24,823 00	14,227 50	57.3
German	New York	3,842,794 00	64,970 90	31,652 79	48.7
German American	New Orleans	325,205 00	7,672 07	3,467 68	45.2
Germania	New York	1,189,273 00	21,009 95	11,301 30	53.8
Germania Fire	New York	330,453 00	5,590 25	3,561 55	63.7
Girard Fire and Marine	Philadelphia	1,037,350 00	18,846 30	3,788 00	20.1
Glen's Falls	Glen's Falls, N. Y.	515,645 00	11,889 25	3,986 36	33.6
Granite State Fire	Portsmouth, N. H.	3,889,273 00	49,506 03	12,893 80	26.0
Hanover Fire	New York	11,081,200 00	162,674 76	45,272 82	27.7
Hartford Fire	Hartford	5,030,751 00	80,953 47	52,185 60	64.4
Home	New York	5,405,566 00	88,265 26	34,837 44	39.5
Insurance Company of North America	Philadelphia				

Insurance Company of the State of Pennsylvania.	Philadelphia	\$894,625 00	\$18,088 94	\$8,228 25	45.1
Liberty	New York	1,122,055 00	24,715 58	11,948 16	48.4
Long Island	Brooklyn			1,424 97	15.6
Manufacturers and Builders Fire.	New York	542,446 00	9,107 83		
Mechanics and Traders	New Orleans	150,842 00	2,218 11	10 43	.5
Merchants	New York	1,076,421 00	19,501 25	8,779 00	44.9
Michigan Fire and Marine	Detroit	957,356 00	17,261 55	3,256 33	18.8
Milwaukee Mechanics	Milwaukee	421,943 00	6,929 76	5,255 50	75.8
Mutual Fire.	New York	1,152,450 00	10,947 01	None.	
National Fire	New York	1,445,495 00	31,309 19	17,611 35	96.9
National Fire	Hartford	2,131,024 00	40,791 31	24,006 57	58.8
Newark Fire	Newark	415,930 00	8,325 00	None.	
New Hampshire Fire	Manchester	1,633,060 00	29,683 10	14,973 00	50.4
Niagara Fire.	New York	2,672,096 00	41,542 77	12,581 42	30.3
North American	Boston				
Northwestern National	Milwaukee	652,958 00	12,335 28	5,042 50	40.8
Oregon Fire and Marine	Portland	308,920 00	9,428 35	10,261 34	108.8
Orient	Hartford	1,591,896 00	31,832 37	10,619 76	61.7
Pacific Fire	New York	438,883 00	7,172 85	1,017 50	14.2
Pennsylvania Fire	Philadelphia	2,249,007 00	47,771 07	21,900 13	45.7
People's Fire	Manchester, N. H.	459,405 00	9,003 20	2,744 24	29.4
Phoenix	Brooklyn	7,874,581 00	212,796 55	96,314 74	45.2
Phoenix	Hartford	4,805,097 00	79,091 60	52,019 70	65.7
Providence-Washington	Providence, R. I.	1,012,791 00	21,425 79	6,354 93	29.7
Rochester German	Rochester, N. Y.	310,829 00	7,125 04	383 12	5.5
Security	New Haven	658,929 00	14,065 52	4,646 19	32.9
Southern	New Orleans	907,534 00	23,630 44	15,638 24	66.2
Springfield Fire and Marine.	Springfield, Mass.	3,764,860 00	68,452 25	31,912 50	46.5
St. Paul Fire and Marine.	St. Paul	808,832 00	17,097 91	4,477 41	26.2
Sun Mutual.	New Orleans	354,754 00	10,037 13	8,689 34	86.5
Teutonia	New Orleans	314,483 00	5,183 83	870 58	16.8
Traders	Chicago	809,321 00	14,868 56	7,990 46	53.8
Union	Philadelphia	573,870 00	10,434 00	2,475 00	23.7
United States Fire.	New York	418,385 00	7,607 00	4,450 00	58.5
Westchester Fire.	New York	2,450,764 00	45,157 05	17,905 30	39.6
Williamsburg City Fire	Brooklyn	881,007 00	13,698 10	15,299 41	111.9
Totals.		\$116,819,475 00	\$2,107,712 76	\$940,140 03	44.1

TABLE No. 4.

Showing the Fire Risks in Force in California on December 31, 1889—Companies of other States.

NAME.	Location.	Risks.	Premiums.
Ætna	Hartford	\$11,470,052 00	\$199,657 39
Agricultural	Watertown, N. Y.	5,031,920 00	81,440 95
Amazon	Cincinnati	768,285 00	15,880 49
American	Newark	2,777,520 00	45,359 78
American	Boston	810,356 00	14,373 60
American Central	St. Louis	2,383,987 00	36,524 00
American Fire	Philadelphia	2,644,333 00	59,850 79
American Fire	New York	1,618,998 00	31,989 35
Armstrong Fire	New York	493,400 00	4,282 68
Boylston	Boston	692,113 00	10,174 00
Buffalo German	Buffalo	219,340 00	3,927 25
Citizens	St. Louis	588,324 00	10,742 30
Citizens	New York	2,044,765 00	31,911 47
Citizens	Cincinnati	563,178 00	13,635 35
Concordia Fire	Milwaukee	422,081 00	7,674 30
Connecticut Fire	Hartford	4,047,795 00	75,572 32
Continental	New York	2,582,545 00	40,872 45
Denver	Denver	409,845 00	7,056 81
Farragut Fire	New York	226,662 00	3,629 15
Fire Association of New York	New York	449,300 00	4,909 19
Fire Association of Philadelphia	Philadelphia	2,181,379 00	37,539 15
Firemen's	Baltimore	646,088 00	12,891 77
Firemen's	Newark	756,301 00	14,259 57
Franklin Fire	Philadelphia	1,092,687 00	17,640 78
German	Freeport, Ill.	1,064,047 00	21,942 18
German American	New York	4,518,159 00	79,657 96
Germania	New Orleans	319,665 00	6,520 16
Germania Fire	New York	2,140,956 00	33,778 80
Girard Fire and Marine	Philadelphia	493,452 00	7,462 26
Glen's Falls	Glen's Falls, N. Y.	928,110 00	16,743 80
Granite State Fire	Portsmouth, N. H.	595,314 00	12,640 60
Hanover Fire	New York	4,089,531 00	63,822 92
Hartford Fire	Hartford	12,524,855 00	214,571 33
Home	New York	6,824,313 00	120,529 47
Insurance Company of North America	Philadelphia	7,223,731 00	118,568 46
Insurance Co. of the State of Penn.	Philadelphia	819,646 00	17,148 22
Liberty	New York	1,241,530 00	21,192 21
Long Island	Brooklyn		
Manufacturers and Builders Fire	New York	573,785 00	9,634 02
Mechanics and Traders	New Orleans	136,786 00	1,862 80
Merchants	Newark	954,322 00	17,682 00
Michigan Fire and Marine	Detroit	1,004,456 00	18,024 32
Milwaukee Mechanics	Milwaukee	421,943 00	6,929 76
Mutual Fire	New York	1,152,450 00	10,829 14
National Fire	New York	1,760,820 00	38,560 20
National Fire	Hartford	1,890,493 00	37,332 12
Newark Fire	Newark	392,870 00	7,681 90
New Hampshire Fire	Manchester	1,454,442 00	26,444 40
Niagara Fire	New York	2,567,214 00	45,911 03
North American	Boston		
Northwestern National	Milwaukee	636,658 00	12,220 18
Oregon Fire and Marine	Portland	460,906 00	10,290 84
Orient	Hartford	1,439,788 00	29,259 66
Pacific Fire	New York	576,873 00	8,651 34
Pennsylvania Fire	Philadelphia	2,357,943 00	50,689 15
People's Fire	Manchester	482,860 00	9,413 80
Phenix	Brooklyn	17,482,454 00	563,666 72
Phoenix	Hartford	6,686,264 00	118,349 33
Providence-Washington	Providence, R. I.	1,187,698 00	24,262 92
Rochester German	Rochester, N. Y.	302,079 00	7,065 82
Security	New Haven	763,261 00	15,891 53
Southern	New Orleans	926,423 00	21,648 44
Springfield Fire and Marine	Springfield, Mass.	3,417,590 00	62,138 50
St. Paul Fire and Marine	St. Paul	1,072,828 00	19,526 20
Sun Mutual	New Orleans	337,973 00	5,665 97
Teutonia	New Orleans	313,102 00	4,908 33
Traders	Chicago	793,652 00	12,136 20

TABLE No. 4—Continued.

NAME.	Location.	Risks.	Premiums.
Union	Philadelphia	\$506,834 00	\$9,365 20
United States Fire.....	New York	378,410 00	6,884 20
Westchester Fire	New York	3,204,300 00	57,488 55
Williamisburg City Fire.....	Brooklyn	969,100 00	15,067 91
Totals .....	.....	\$144,311,140 00	\$2,801,915 74

TABLE No. 5.

Showing the Fire business of Companies of Foreign Countries for the year 1889—California business.

NAME.	Location.	Amount Written.	Premiums on Same.	Losses Paid.	Ratio of Losses to Premiums.
Atlas	London	\$2,735,386 00	\$50,402 46	\$19,119 27	37.9
British America	Toronto	1,700,982 00	29,286 75	6,594 10	22.5
Caledonian	Edinburgh	3,185,527 00	58,983 97	26,236 05	44.5
City of London Fire	London	3,449,661 00	63,425 71	40,578 31	62.0
Commercial Union	London	9,204,581 00	180,933 72	91,785 38	50.7
Economic Fire	London	537,182 00	10,695 25	2,048 65	19.1
General Life and Fire	London	722,274 00	11,303 52	3,979 03	35.2
Guardian Fire and Life	London	6,614,165 00	110,852 65	35,945 96	32.4
Hamburg-Bremen	Hamburg	6,063,082 00	88,169 80	32,405 14	36.8
Hamburg-Magdeburg	Hamburg	2,772,480 00	46,483 70	21,639 45	46.2
Helvetia Swiss Fire	St. Gall, Switzerland	5,225,853 00	87,735 20	9,258 82	10.5
Imperial Fire	London	2,948,032 00	52,983 13	38,399 68	72.5
Lancashire	Manchester	3,036,487 00	51,706 58	19,435 65	37.6
Lion Fire	London	3,077,061 00	59,995 74	40,854 50	68.1
Liverpool and London and Globe	Liverpool	19,058,054 00	279,808 21	72,536 28	25.9
London	London	3,005,210 00	48,984 94	28,279 48	57.7
London and Lancashire	Liverpool	6,185,221 00	112,198 80	47,027 87	41.9
Magdeburg Fire	Magdeburg	1,226,597 00	20,269 60	6,593 60	32.5
Manchester Fire	Manchester	3,511,575 00	66,064 62	28,375 52	42.9
National	Dublin	2,774,363 00	52,015 37	19,138 45	36.8
New Zealand	Auckland	7,009,767 00	111,428 28	37,805 34	33.9
North British and Mercantile	London	5,292,969 00	83,126 66	43,798 73	52.7
North German Fire	Hamburg	4,699,860 00	82,192 85	16,782 76	20.4
Northern	London	3,005,210 00	48,984 94	28,279 48	57.7
Norwich Union	Norwich, England	3,036,487 00	51,706 58	19,435 65	37.6
Phoenix	London	4,737,599 00	81,124 15	31,109 10	38.3
Prussian National	Stettin	3,728,810 00	72,672 41	44,875 45	61.7
Queen	Liverpool	3,005,210 00	48,984 94	28,279 48	57.7
Royal	Liverpool	3,036,487 00	51,706 58	19,435 65	37.6
Scania	Malmo, Sweden	1,070,677 00	21,820 22	6,685 22	30.6
Scottish Union and National	Edinburgh	3,021,988 00	47,494 52	25,037 46	52.7
South British Fire and Marine	Auckland	3,147,230 00	64,100 33	38,610 82	60.1
Straits Fire	Singapore	495,543 00	8,252 70	3,052 59	36.9
Sun Fire	London	2,933,168 00	50,763 22	16,549 76	32.6
Svea Fire and Life	Gothenburg, Sweden	1,793,059 00	39,805 16	17,782 91	44.7

Transatlantic Fire	Hamburg	\$2,413,214 00	\$42,133 77	\$15,499 90	36.8
Union	London	698,453 00	9,617 11	3,235 08	33.6
United Fire	Manchester	429,537 00	8,248 60	7,791 65	94.4
Western	Toronto	2,346,896 00	48,887 06	24,437 42	49.9
Totals		\$142,903,937 00	\$2,457,339 80	\$1,018,775 58	41.4

TABLE NO. 6.

Showing Fire Risks in Force on December 31, 1889—Companies of Foreign Countries—California business.

NAME.	Location.	Risks.	Premiums.
Atlas	London	\$3,543,834 00	\$60,245 00
British America	Toronto	1,840,832 00	31,423 30
Caledonian	Edinburgh	3,607,152 00	64,992 90
City of London Fire	London	4,352,112 00	75,913 98
Commercial Union	London	7,992,309 00	154,920 60
Economic Fire	London	595,518 00	11,405 75
General Life and Fire	London	757,594 00	11,808 82
Guardian Fire and Life	London	8,193,954 00	133,057 60
Hamburg-Bremen	Hamburg	6,607,577 00	109,657 70
Hamburg-Magdeburg	Hamburg	3,458,523 00	56,020 55
Helvetia Swiss Fire	St. Gall, Switzerland	5,958,758 00	97,476 43
Imperial Fire	London	2,769,843 00	50,329 18
Lancashire	Manchester	3,819,246 00	62,649 60
Lion Fire	London	2,876,742 00	56,916 75
Liverpool and London and Globe	Liverpool	23,460,493 00	369,475 97
London	London	4,024,659 00	65,601 94
London and Lancashire	Liverpool	7,976,298 00	140,611 32
Magdeburg Fire	Magdeburg	1,457,556 00	23,653 85
Manchester Fire	Manchester	3,560,770 00	64,632 60
National	Dublin	3,632,945 00	61,870 00
New Zealand	Auckland	8,073,977 00	128,345 00
North British and Mercantile	London	6,914,080 00	113,252 17
North German Fire	Hamburg	5,875,378 00	100,732 82
Northern	London	4,024,659 00	65,601 94
Norwich Union	Norwich, England	3,819,246 00	62,649 60
Phoenix	London	5,051,129 00	87,268 80
Prussian National	Stettin	4,646,179 00	84,936 86
Queen	Liverpool	4,024,659 00	65,601 94
Royal	Liverpool	3,819,246 00	62,649 60
Scania	Malmo, Sweden	994,823 00	21,304 35
Scottish Union and National	Edinburgh	3,589,428 00	55,371 42
South British Fire and Marine	Auckland	3,022,920 00	52,832 98
Straits Fire	Singapore	542,021 00	9,717 61
Sun Fire	London	3,770,544 00	59,594 46
Svea Fire and Life	Gothenburg, Sweden	1,887,489 00	40,431 11
Transatlantic Fire	Hamburg	2,666,331 00	48,707 25
Union	London	666,453 00	9,136 88
United Fire	Manchester	686,189 00	11,960 39
Western	Toronto	2,481,308 00	52,149 86
Totals		\$167,042,774 00	\$2,834,908 88

TABLE No. 7.

Showing the business of Marine Companies for the year 1880—California business.

NAME.	Location.	Amount Written.	Premiums on Same.	Losses Paid.	Ratio of Losses to Premiums.
Alliance Marine	London	\$671,444 00	\$12,914 33	\$7,334 73	56.7
Australian General	Sydney	256,720 00	3,309 60	1,451 00	43.8
Baliose	Basle, Switzerland	2,787,916 00	28,553 49	16,621 25	58.3
Boston Marine	Boston	1,686,215 00	28,440 53	11,728 15	41.2
British and Foreign Marine.	Liverpool	8,914,479 00	93,492 27	51,965 81	55.5
Canton	Hong Kong	11,504,801 00	80,466 82	40,872 86	50.8
China Traders	Hong Kong	3,128,562 00	11,035 02	None.	—
Commercial Union	London	6,210,466 00	53,887 70	24,490 19	45.5
Federal Marine	Zurich, Switzerland	746,708 00	9,216 25	None.	—
Ponchere	Paris	4,830,495 00	31,881 35	21,899 50	68.8
France-Hungarian	Buda-Pesth	2,031,262 00	28,967 80	24,627 55	85.0
Helvetia General	St. Gall, Switzerland	2,787,916 00	28,553 49	16,621 25	58.3
Indemnity Mutual Marine	London	2,639,986 00	30,412 11	1,772 58	5.9
Insurance Company of North America	Philadelphia	1,203,195 00	32,253 44	22,262 91	69.0
International Marine	Liverpool	78,070 00	1,639 15	None.	—
London	London	2,469,504 00	26,822 06	2,814 96	10.5
London and Provincial Marine	London	3,578,536 00	35,825 47	None.	—
Magdeburg General	Magdeburg	4,294,830 00	46,263 75	28,277 30	61.1
Mannheim	Mannheim	1,636,872 00	11,437 09	5,103 06	44.6
Man On.	Hong Kong	1,273,800 00	8,065 89	4,360 00	54.1
Marine	London	2,422,185 00	33,324 37	37,070 40	111.2
Maritime	Liverpool	961,023 00	9,699 30	2,385 00	24.6
National Marine	London	900,883 00	11,017 20	4,917 80	44.6
New Zealand	Auckland	7,441,458 00	80,153 10	46,230 15	57.7
North China	Shanghai	8,988,870 00	54,522 72	21,302 17	39.1
On Tai.	Hong Kong	136,330 00	10,128 78	3,112 50	30.7
Providence-Washington	Providence, Rhode Island	872,008 00	24,150 26	9,946 04	41.2
Reliance Marine	Liverpool	153,345 00	2,583 13	2,369 56	92.1
Sea	Liverpool	484,240 00	5,710 79	200 00	3.5
South British Fire and Marine.	Auckland	2,337,462 00	39,796 00	37,405 49	93.9
Standard Marine.	Liverpool	2,030,490 00	30,656 07	5,493 56	17.9
St. Paul Fire and Marine	St. Paul	236,717 00	1,332 45	1,082 17	81.1
Straits	Singapore	879,203 00	7,425 77	6,819 44	91.8
Switzerland Marine	Zurich	2,787,916 00	28,553 49	16,621 25	58.3
Thames and Mersey	Liverpool	10,548,766 00	126,284 20	101,086 95	80.0

TABLE No. 7—Continued.

NAME.	Location.	Amount Written.	Premiums on Same.	Losses Paid.	Ratio of Losses to Premiums.
Transatlantic Marine	Berlin	\$6,190,570 00	\$44,223 18	\$31,576 18	71.4
Union Fire and Marine	Christchurch, New Zealand	908,839 00	31,330 33	17,686 50	56.4
Union Insurance Society	Hong Kong	2,812,699 00	24,568 86	14,715 89	59.9
Union Marine	Liverpool	879,410 00	9,749 56	2,385 00	24.5
Universal Marine	London	76,000 00	76 00	None.	-----
Yangtze	Shanghai	2,348,524 00	20,389 79	7,846 15	38.5
Totals	-----	\$118,300,756 00	\$1,199,142 96	\$652,455 30	54.4

TABLE No. 8.

Showing Marine Risks in force, of Foreign Companies, on December 31, 1889—California business.

NAME.	Location.	Risks.	Premiums.
Alliance Marine.....	London.....	\$270,834 00	\$7,423 12
Australian General.....	Sydney.....	38,995 00	503 80
Baloise.....	Basle, Switzerland.....	199,515 00	3,234 63
Boston Marine.....	Boston.....	263,050 00	16,987 49
British and Foreign Marine.....	Liverpool.....	2,168,431 00	25,740 46
Canton.....	Hong Kong.....	1,366,123 00	26,658 57
China Traders.....	Hong Kong.....		
Commercial Union.....	London.....	616,415 00	9,883 58
Federal Marine.....	Zurich, Switzerland.....	258,891 00	4,021 20
Fonciere.....	Paris.....	740,540 00	8,307 50
Franco-Hungarian.....	Buda-Pesth.....	196,885 00	6,593 75
Helvetia General.....	St. Gall, Switzerland.....	199,515 00	3,234 63
Indemnity Mutual Marine.....	London.....	1,353,928 00	15,129 22
Insurance Company of North America.....	Philadelphia.....	352,395 00	21,980 74
International Marine.....	Liverpool.....		
London.....	London.....	1,001,336 00	11,575 51
London and Provincial Marine.....	London.....	1,172,150 00	13,186 69
Magdeburg General.....	Magdeburg.....	519,624 00	11,403 35
Mannheim.....	Mannheim.....	50,000 00	705 69
Man On.....	Hong Kong.....	104,415 00	733 98
Marine.....	London.....	1,637,859 00	25,438 27
Maritime.....	Liverpool.....	316,088 00	3,998 36
National Marine.....	London.....	200,485 00	2,807 70
New Zealand.....	Auckland.....	607,231 00	22,068 20
North China.....	Shanghai.....	485,758 00	6,288 43
On Tai.....	Hong Kong.....	110,283 00	11,208 00
Providence-Washington.....	Providence, R. I.....	270,516 00	17,355 94
Reliance Marine.....	Liverpool.....	19,230 00	328 60
Sea.....	Liverpool.....	153,045 00	1,771 35
South British Fire and Marine.....	Auckland.....	515,015 00	23,802 24
Standard Marine.....	Liverpool.....	135,204 00	1,840 67
St. Paul.....	St. Paul.....	10,190 00	108 60
Straits.....	Singapore.....	91,484 00	852 03
Switzerland Marine.....	Zurich.....	199,516 00	3,234 64
Thames and Mersey.....	Liverpool.....	2,244,334 00	33,748 07
Transatlantic Marine.....	Berlin.....	280,050 00	4,789 41
Union Fire and Marine.....	Christchurch, N. Z.....	418,874 00	20,196 09
Union Insurance Society.....	Hong Kong.....	362,270 00	6,305 37
Union Marine.....	Liverpool.....	313,738 00	4,013 81
Universal Marine.....	London.....		
Yangtsze.....	Shanghai.....	153,317 00	2,672 09
Totals.....		\$19,397,529 00	\$380,221 78

TABLE No. 9.

Showing New Policies Written during the Year, Policies Renewed, and amount of Policies in Force on December 31, 1889, of Life Insurance Companies doing business in California—California business.

NAME.	Location.	NEW POLICIES WRITTEN.			POLICIES RENEWED.			POLICIES IN FORCE DE- CEMBER 31, 1889.			Losses and Endowments Paid.
		No.	Amount.	Premium.	No.	Amount.	Premium.	No.	Amount.		
Pacific Mutual Life.....	San Francisco.....	269	\$696,360 00	\$30,399 84	1,762	\$5,201,000 00	\$243,608 00	2,373	\$6,633,507 00	\$107,338 00	
Aetna Life.....	Hartford.....	124	264,000 00	12,242 05	379	950,569 00	35,979 13	680	1,364,680 00	44,080 00	
Connecticut Mutual Life.....	Hartford.....	76	261,500 00	9,766 45	617	2,727,400 00	87,424 33	1,004	3,536,630 00	90,835 00	
Equitable Life.....	New York.....	656	4,369,500 00	191,720 58	1,571	8,241,500 00	360,963 44	2,579	12,937,612 00	193,475 01	
Germania Life.....	New York.....	40	137,300 00	6,180 83	2,065	3,308,420 00	76,156 21	2,162	3,504,730 00	85,525 13	
Hartford Life and Annuity.....	Hartford.....	38	139,000 00	16,416 00	.....	.....	.....	192	761,500 00	23,000 00
Home Life.....	New York.....	127	418,000 00	14,772 39	94	399,000 00	15,620 96	220	812,000 00	5,000 00	
Manhattan Life.....	New York.....	404	1,216,802 00	48,988 12	703	2,423,013 00	60,826 83	1,028	3,380,365 00	84,088 00	
Mutual Benefit Life.....	Newark.....	173	620,000 00	25,839 67	601	2,325,700 00	94,071 48	820	3,078,470 00	28,158 32	
Mutual Life.....	New York.....	965	4,914,122 00	240,475 51	3,407	13,419,450 00	604,071 48	5,474	20,151,451 00	363,777 39	
National Life.....	Montpelier, Vt.....	124	410,000 00	13,410 37	183	318,500 00	11,756 42	307	728,500 00	None.	
New England Mutual Life.....	Boston.....	294	877,500 00	33,074 93	1,480	4,440,500 00	176,288 92	2,052	5,818,535 00	124,121 00	
New York Life.....	New York.....	781	4,493,000 00	228,525 19	1,329	7,810,000 00	296,218 24	2,051	12,170,500 00	236,374 12	
Northwestern Mutual Life.....	Milwaukee.....	309	1,037,500 00	48,557 07	919	2,288,707 00	116,052 79	1,228	3,326,207 00	63,200 00	
Penn Mutual Life.....	Philadelphia.....	145	435,000 00	13,003 64	77	261,500 00	4,063 18	203	631,500 00	5,000 00	
Provident Savings Life.....	New York.....	120	728,000 00	11,000 49	1	2,000 00	22 32	121	730,000 00	20,000 00	
Travelers.....	Hartford.....	103	204,409 00	6,156 55	314	782,933 00	27,569 81	417	953,392 00	6,750 00	
Union Central Life.....	Cincinnati.....	236	583,000 00	18,019 85	.....	.....	.....	265	761,100 00	9,200 00
United Mutual Life.....	Portland, Me.....	55	126,500 00	4,619 91	.....	.....	.....	312	769,745 00	9,745 43
United States Life.....	New York.....	41	105,500 00	4,686 23	114	245,995 00	7,461 35	155	351,495 00	12,000 00	
Washington Life.....	New York.....	25	57,052 00	1,688 49	179	484,700 00	17,773 87	236	559,222 00	14,445 11	
Phoenix Mutual Life.....	Hartford.....	.....	.....	.....	71	195,850 00	5,405 00	154	254,617 00	19,385 00
Totals.....	.....	5,105	\$22,094,645 00	\$979,544 16	15,866	\$55,826,787 00	\$2,274,215 46	24,033	\$83,278,827 00	\$1,545,497 51

TABLE No. 10.

Showing the business of Accident, Fidelity, Steam Boiler, and Plate Glass Insurance Companies, for the year 1889.—California business.

NAME.	Location.	NEW POLICIES WRITTEN.			POLICIES RENEWED.			POLICIES IN FORCE DE- CEMBER 31, 1889.		Losses Paid.
		No.	Amount.	Premium.	No.	Amount.	Premium.	No.	Amount.	
American Steam Boiler	New York	122	\$1,601,000 00	\$15,259 83	15	\$209,000 00	\$2,177 25	221	\$3,183,500 00	\$1,194 85
American Surety	New York	4	6,500 00	62 50	15	61,500 00	622 50	19	68,000 00	-----
Employers Liability	London	230	1,346,000 00	9,614 40	-----	-----	-----	230	1,346,000 00	1,101 25
Fidelity and Casualty	New York	1,903	6,218,914 00	29,259 19	404	1,640,664 00	13,444 07	1,124	3,095,750 00	4,334 84
Hartford Steam Boiler	Hartford	46	304,775 00	3,909 50	87	310,500 00	4,193 65	158	1,109,928 00	684 42
Lloyd's Plate Glass	New York	47	26,367 00	824 97	33	16,528 00	578 51	80	42,895 00	220 00
Metropolitan Plate Glass	New York	89	55,334 00	1,750 80	141	83,248 00	2,744 72	202	122,170 00	1,286 54
Pacific Mutual Life	San Francisco	3,442	9,328,950 00	41,594 44	673	2,393,750 00	14,277 57	2,016	5,502,000 00	15,899 10
Pacific Surety	San Francisco	1,873	4,417,515 00	24,562 91	1,015	2,333,958 00	15,086 98	2,373	5,550,427 00	8,606 78
Travelers	Hartford	4,806	15,464,650 00	37,531 81	1,174	4,251,700 00	23,330 50	2,953	10,559,000 00	30,217 28
Cal. Title Ins. and Trust Co.	San Francisco.	1,096	4,483,267 00	35,282 50	-----	-----	-----	2,220	8,798,563 00	-----
Totals	-----	13,658	\$43,253,272 00	\$199,662 85	3,557	\$11,300,848 00	\$76,455 75	11,596	\$39,378,233 00	\$63,545 06

TABLE No. 11.

Showing the year of organization, location, name of President, Secretary, and Agent or Attorney for California, and date of certificate of authority issued by the Insurance Commissioner, and the date of commencement of business in California, of all Insurance Companies authorized to transact business, on December 31, 1889.

Year of Organization.	NAME.	Location.	President.	Secretary.	Agent for California.	Date of Certificate Issued by Insurance Commissioner.	Commenced Business in California.
1888	Alta Fire	Stockton	J. M. Welsh	M. D. Baker		May 9, 1888	May 9, 1888
1885	Anglo-Nevada	San Francisco	Louis Bloss	Z. P. Clark		Dec. 1, 1885	Dec. 1, 1885
1861	California	San Francisco	L. L. Brownwell	W. H. C. Fowler		June 24, 1868	Feb. 1, 1861
1872	Commercial	San Francisco	John H. Wise	Chas. A. Laton		March 1, 1872	March 1, 1872
1863	Fireman's Fund	San Francisco	D. J. Staples	Wm. J. Dutton		June 24, 1868	June 18, 1863
1864	Home Mutual	San Francisco	J. F. Houghton	Chas. R. Story		June 24, 1868	Dec. 13, 1864
1880	Oakland Home	Oakland	Wm. F. Jones	Wm. F. Blood		Feb. 3, 1880	Feb. 3, 1880
1885	Southern California	Los Angeles	D. E. Spence	D. E. Miles		Feb. 21, 1885	Feb. 21, 1885
1871	State Investment	San Francisco	G. L. Brander	Chas. H. Cushing		Jan. 13, 1872	Jan. 13, 1872
1882	Sun	San Francisco	C. L. Taylor	E. E. Potter		Feb. 1, 1882	Feb. 1, 1882
1885	Union	San Francisco	N. T. James	Est. D. Bailey		June 27, 1888	June 20, 1885
1819	Ætna	Hartford	J. Goodnow	A. C. Bayne	G. C. Boardman	June 2, 1868	June 20, 1865
1863	Agricultural	Watertown, N. Y.	J. R. Stebbins	H. M. Stevens	Mann & Wilson	Aug. 2, 1870	Aug. 2, 1870
1824	Alliance Marine	London	Lord Rothschild	Douglas Owen	Parrott & Co.	May 28, 1881	May 28, 1881
1871	Amazon	Cincinnati	Gazzam Gano	J. H. Beattie	Rolla V. Watt	Oct. 1, 1872	Oct. 1, 1872
1846	American	Newark	F. H. Harris	J. H. Worden	Balfour, Guthrie & Co.	Aug. 13, 1883	Aug. 13, 1883
1818	American	Boston	F. Peabody	J. W. Field	E. E. Porter	Sept. 9, 1888	Sept. 9, 1888
1853	American Central	St. Louis	Geo. T. Cram	C. Christensen	Rolla V. Watt	April 15, 1874	April 15, 1874
1810	American Fire	Philadelphia	T. H. Montgomery	R. Maris	Brown, Craig & Co.	Oct. 31, 1872	Oct. 31, 1872
1857	American Fire	New York	David Adece	W. H. Crollins	Butler & Haldan	Feb. 18, 1887	Feb. 18, 1887
1808	Atlas	London	Sir W. J. W. Baynes	S. J. Pipkin	H. M. Newhall & Co.	Aug. 15, 1885	Aug. 15, 1885
1866	Australian General	Sydney	Chas. Smith	H. T. Fox	J. J. Moore & Co.	May 3, 1887	May 3, 1887
1864	Baltise	Basle, Switzerland	R. Iselin	C. Blancakarts	H. W. Szv	Nov. 28, 1876	Nov. 28, 1876
1873	Boston Marine	Boston	R. B. Fuller	Thos. H. Lord	J. N. Knowles	Aug. 22, 1882	Aug. 22, 1882
1872	Boylston	Boston	R. W. Balch	W. Glover	H. M. Newhall & Co.	Dec. 16, 1885	Dec. 16, 1885
1883	British America*	Toronto	John Morrison	Geo. E. Robbins	O'Keil, Donnell & Co.	March 11, 1875	March 11, 1875
1863	British and Foreign Marine	Liverpool	Thos. Chilton	A. McNeill	Balfour, Guthrie & Co.	Oct. 10, 1868	Aug. 25, 1864
1867	Buffalo German	Buffalo, N. Y.	P. Becker	O. J. Eggert	Jacobs & Easton	Oct. 29, 1889	Oct. 29, 1889
1865	Caedonian	Liverburgh	D. Deuchar	O. J. Surenne	Balfour, Guthrie & Co.	July 24, 1885	July 24, 1885
1881	Canton	Hong Kong	Jardine, Matheson & Co.	Geo. T. Veitch	Parrott & Co.	June 1, 1882	June 1, 1882
1865	China	Hong Kong	L. Poesnecker	W. H. Ray	Williams, Dimond & Co.	Sept. 4, 1871	Sept. 4, 1871
1881	Citizens	St. Louis	J. B. M. Kehlor	J. P. Harrison	Jacobs & Easton	Sept. 5, 1878	Sept. 5, 1878
1836	Citizens	New York	E. A. Walton	J. M. Parker	C. Bertheau	Nov. 27, 1883	Nov. 27, 1883
1851	Citizens	Cincinnati	F. X. Reno	C. F. Runk	Mann & Wilson	Jan. 18, 1887	Jan. 18, 1887
1881	City of London Fire*	London	Sir H. E. Knight	L. C. Phillips	W. J. Callingham	May 19, 1881	May 19, 1881
1861	Commercial Union	London	W. M. Campbell	Henry Mann	C. F. Mullins	June 22, 1870	June 22, 1870
1870	Concordia Fire	Milwaukee	J. H. Inbuech	G. Wollager	Jacobs & Easton	April 22, 1885	April 22, 1885

1830	Connecticut Fire.	Hartford	J. D. Browne	C. R. Rurt	Robert, Dickson	Aug. 20, 1873
1832	Continental	New York	F. C. Moore	Cyrus Peck	Mann & Wilson	Sept. 21, 1872
1833	Denver	Denver	W. J. Barker	J. A. Perkins	Macdonald & Clark	June 18, 1869
1834	Economic Fire	London	J. S. Lloyd	John Garwell	Gutts & Frank	Aug. 1, 1867
1835	Federal Fire	New York	A. F. Leffingwell	T. C. Daboe	C. Bertheau	Oct. 26, 1867
1836	Farmer's Fire	Zurich, Switzerland	A. Benziger	J. C. Hatie	Gutts & Frank	June 28, 1869
1837	Fire Association of New York	New York	P. B. Armstrong	F. W. S. Van Slyke	Sept. 25, 1869	June 28, 1869
1838	Fire Association of Philadelphia	Philadelphia	J. Lightfoot	W. S. Winship	Chas. A. Laton	Dec. 9, 1873
1839	Fremen's	Baltimore	J. M. Anderson	F. E. E. Wolfe	Mann & Wilson	Nov. 24, 1880
1840	Fremen's	Newark	John H. Kase	C. Colyer	Mann & Wilson	June 2, 1885
1841	Fonclere	Paris	A. Fraissinet	C. Moutier	Chas. A. Laton	Nov. 20, 1880
1842	Franklin Fire	Philadelphia	J. W. McAllister	E. T. Chasson	F. E. Potter	Nov. 2, 1885
1843	General Life and Fire	London	Sir Andrew Lusk	Henry Ward	Caton, Bell & Co.	May 15, 1885
1844	German	Freeport, Illinois	M. Hettiger	W. Tremor	Tacoms & Easton	Sept. 21, 1888
1845	German American	New York	E. Oelberman	J. A. Sliver	J. C. Jennings & Co.	April 9, 1883
1846	Germania	New Orleans	H. Zuberbar	E. Weber	Tom C. Grant	Oct. 10, 1873
1847	Germania Fire	New York	R. Garrigue	Chas. K. Raver	April 2, 1888	Oct. 2, 1873
1848	Grand Fire and Marine	Philadelphia	A. S. Gillet	E. F. Merrill	Gutts & Frank	Oct. 25, 1869
1849	Glen's Falls	Glen's Falls, N. Y.	R. M. Little	J. L. Cunningham	Mann & Wilson	Sept. 23, 1872
1850	Granite State Fire	Portsmouth, N. H.	F. Jones	A. F. Howard	Chas. A. Laton	Sept. 23, 1872
1851	Guardian Fire and Life	London	John B. Martin	S. V. C. Brown	W. J. Landers	April 8, 1876
1852	Hamburg-Bremen	Hamburg	L. E. Amsinck	T. G. C. Dorrien	Rudolph Herold, Jr.	Oct. 24, 1876
1853	Hamburg-Magdeburg	Hamburg	A. Bredkow	J. Hupeden	Gutts & Frank	May 4, 1882
1854	Hanover Fire	New York	B. S. Walcott	I. Kensen Lane	C. Bertheau	Aug. 16, 1876
1855	Hartford Fire	Hartford	Geo. L. Chase	P. C. Royce	Belden & Cofran	Oct. 25, 1869
1856	Helvetia General	St. Gall, Switzerland	C. B. Jacob	M. F. Grossman	H. W. Syz	Jan. 17, 1870
1857	Helvetia Swiss Fire	St. Gall, Switzerland	D. A. Heald	M. F. Grossman	H. W. Syz	Nov. 26, 1876
1858	Home	New York	E. C. Smith	W. L. Bigelow	A. E. Magill	Dec. 6, 1876
1859	Imperial Fire*	London	D. Larnch	H. C. Stewart	G. D. Dornin	Nov. 13, 1868
1860	Indemnity Mutual Marine	London	Chas. Platt	G. E. Fryer	Evan C. Evans	Oct. 11, 1888
1861	Insurance Co. of North America	Philadelphia	G. E. Crowell	A. B. Earle	Thos. A. Mitchell	Oct. 13, 1872
1862	Ins. Co. of the State of Penn.	Liverpool	T. B. Royden	W. W. Clay	Brown, Craig & Co.	Feb. 15, 1878
1863	International Marine	Manchester	N. Sheldermine	Geo. Stewart	Donaldson & Co.	Aug. 26, 1880
1864	Lancashire	New York	G. A. Morrison	P. La Tourrette	Mann & Wilson	July 10, 1874
1865	Liberty	London	M. Bennett, Jr., U. S.	Manager	Rolla V. Watt	July 9, 1887
1866	Lion Fire*	Liverpool	John M. Dove	Alex. Duncan	Geo. D. Dornin	April 12, 1880
1867	Liverpool and London and Globe	Liverpool	G. W. Campbell	J. P. Laurence	Chas. D. Haven	Sept. 26, 1888
1868	London and Lancashire*	London	J. Borradale	J. P. Laurence	Robt. Dickson	Aug. 28, 1872
1869	London and Provincial Marine	London	R. Tschmarke	J. L. Daniel	Balfour, Guthrie & Co.	Nov. 6, 1879
1870	Magdeburg Fire	Magdeburg	J. F. Miedke	E. F. Miedke	Blum, Baldwin & Girvin	Nov. 6, 1879
1871	Magdeburg General	Manchester	Th. Dammann	Wm. Lewis	Gutts & Frank	Sept. 6, 1886
1872	Manchester Fire	Manchester	Wm. Post	Wm. Lewis	Gutts & Frank	Aug. 31, 1878
1873	Man On	Hong Kong	Quon Hoi Chuen	Woo Lin Yuen	Balfour, Guthrie & Co.	Nov. 10, 1884
1874	Manufacturers and Builders Fire	New York	E. V. Loew	J. J. Nestell	W. Loiza & Co.	Nov. 10, 1884
1875	Marine	London	Baron Cheylesmore	F. A. White	Tuck, Chong & Co.	Oct. 31, 1881
1876	Maritime	Liverpool	J. B. Smith	J. J. Nestell	Maillard & Dickson	Oct. 31, 1881
1877	Mechanics and Traders	New Orleans	L. R. Coleman	R. S. Sanford	G. W. McNear	Sept. 14, 1877
1878	Mechanics and Traders	Newark	H. R. Coleman	J. R. Mulliken	N. D. Coleman	July 3, 1874
1879	Michigan Fire and Marine	Detroit	P. Whitney, Jr.	E. Harbeck	Jacob & Easton	Jan. 3, 1887
1880	National Fire	New York	D. Whitney, Jr.	J. C. Hatie	Okell, Donnell & Co.	Jan. 1, 1882
1881	National	Dublin	P. B. Armstrong	H. Engelbach	E. W. S. Van Slyke	June 28, 1886
1882					H. M. Newhall & Co.	March 21, 1889
1883						Oct. 18, 1884

TABLE No. 11—Continued.

Year of Organization.	NAME.	Location.	President.	Secretary.	Agent for California.	Date of Certificate Issued by Insurance Commissioner.	Commenced Business in California.
1838	National Fire.	New York	H. T. Drowne.	J. H. Kattenstroth.	Wm. J. Dutton	May 13, 1879	May 13, 1879
1871	National Fire	Hartford	J. Nichols	E. G. Richards	Geo. D. Dornin	Aug. 5, 1884	Aug. 5, 1884
1882	National Marine	London	Thos. Bell	Wm. Gray	Gutte & Frank	Oct. 9, 1883	Oct. 9, 1883
1810	Newark Fire	Newark	J. J. Henry	O. O. Brewer	Jacobs & Easton	Nov. 30, 1889	Nov. 30, 1889
1869	New Hampshire Fire	Manchester	J. A. Weston	J. C. French	Jacobs & Easton	Nov. 30, 1889	Nov. 30, 1889
1859	New Zealand Fire	Auckland	J. L. Campbell	G. P. Pierce	Hugh Craig	March 27, 1875	March 27, 1875
1850	New Hampshire Fire	New York	P. Notman	F. W. Pollock	Kudolph Herold, Jr.	Oct. 18, 1878	Oct. 18, 1878
1869	Niagara Fire	London	H. H. Burnett	A. H. Vance	Tom C. Grant	Sept. 26, 1868	Oct. 13, 1862
1863	North British and Mercantile	Shanghai	E. H. Lavers	John Ross	Macandray & Co.	June 13, 1876	June 13, 1876
1836	North China.	London	H. J. Lubbock	A. H. Goschen	Robert Dickson	Sept. 26, 1868	May 1, 1862
1868	North German Fire	Hamburg	E. H. Lubbock	C. Perger	Walter Speyer	Sept. 26, 1868	Sept. 26, 1877
1869	Northwestern National	Milwaukee	Alfred James	J. C. McGregor	G. W. Turner	Feb. 27, 1889	Feb. 27, 1889
1797	Norwich Union	Norwich, England	Lee Sling	C. E. Bignold	E. W. Carpenter	July 13, 1877	July 13, 1877
1871	Oregon Fire and Marine	Portland	L. White	Ho Amel	Qwong Hong On	Nov. 22, 1877	Nov. 22, 1877
1831	Orient	Hartford	C. B. Whiting	E. Hall	Mann & Willman	Aug. 27, 1884	Aug. 27, 1884
1851	Pacific Fire	New York	F. T. Stinson	J. U. Taintor	Alfred Stillman	March 10, 1881	March 10, 1881
1825	Pennsylvania Fire	Philadelphia	J. C. Moore	G. Jeremiah	Rolla V. Watt	March 23, 1881	March 23, 1881
1853	People's Fire.	Manchester, N. H.	J. C. Moore	S. B. Stearns	Brown, Craig & Co.	Dec. 20, 1875	Dec. 20, 1875
1853	Phoenix	Brooklyn	G. P. Sheldon	Philander Shaw	Okell, Donnell & Co.	May 9, 1887	May 9, 1887
1854	Phoenix*	Hartford	H. Kellogg	G. H. Burdick	Brown, Craig & Co.	Nov. 9, 1868	Aug. 25, 1864
1782	Phoenix*	London	A. D. Irving, U. S. Manager	E. L. Watson	A. E. Magill	July 16, 1868	June 29, 1863
1790	Providence-Washington	Providence, R. I.	H. H. DeWolf	O. Noehmer	Butler & Haldan	Dec. 22, 1879	Dec. 22, 1879
1845	Prussian National	Stettin	H. Thorne	O. Noehmer	U. B. Wilson	Dec. 31, 1874	Dec. 31, 1874
1858	Queen*	Liverpool	J. A. Macdonald, U. S. Manager	T. W. Dixon	Robert Dickson	Nov. 15, 1881	Nov. 15, 1881
1871	Reliance Marine	Rochester, N. Y.	W. Blain	T. W. Dixon	Henry Lund	March 10, 1874	March 10, 1874
1882	Rochester German.	Rochester, N. Y.	Frederic Cook	H. F. Atwood	U. B. Wilson	Dec. 19, 1881	Dec. 19, 1881
1845	Royal	St. Paul, Minn.	J. H. McLaren	Digby Johnson	E. W. Carpenter	May 3, 1889	May 3, 1889
1865	St. Paul Fire and Marine	St. Paul, Minn.	C. H. Bigelow	C. B. Gilbert	Mann & Wilson	June 23, 1869	June 23, 1869
1864	Seaside	Edinburgh	Alex. Hall	A. Philgren	B. Dercksen	Sept. 23, 1872	Sept. 23, 1872
1824	Scottish Union and National*	Liverpool	R. P. Wood	U. S. Manager	W. J. Callingham	Sept. 21, 1888	Sept. 21, 1888
1875	Sea.	New Haven	R. P. Wood	U. S. Manager	Meyer, Wilson & Co.	July 19, 1881	July 19, 1881
1841	Security	Auckland, N. Z.	C. S. Leedy	H. Mason	U. B. Wilson	Jan. 12, 1877	Jan. 12, 1877
1872	South British Fire and Marine	New Orleans	W. C. Dady	G. Johnston	A. S. Murray	Aug. 23, 1877	Aug. 23, 1877
1882	Southern	Springfield, Mass.	E. Mittenberger	S. McGhee	J. C. Jennings & Co.	Dec. 7, 1886	Dec. 7, 1886
1849	Springfield Fire and Marine	Springfield, Mass.	J. W. Dunham	S. McGhee	J. C. Jennings & Co.	April 6, 1881	April 6, 1881
1871	Standard Marine	Liverpool	J. W. Dunham	S. McGhee	J. D. Spreckels & Bros.	June 28, 1881	June 28, 1881
1886	Straths Fire	Singapore	T. Solist	C. D. Kerr	Geo. Marcus & Co.	July 18, 1884	July 18, 1884
1886	Svea Fire and Life	Gothenburg, Sweden	T. Solist	C. D. Kerr	Geo. Marcus & Co.	March 14, 1887	March 14, 1887
1710	Sun Fire*	London	C. O. Kjellberg	E. Boye	Muecke & Co.	Sept. 22, 1884	Sept. 22, 1884
1855	Sun Mutual	New Orleans	J. F. Gulic, U. S. Manager	H. Carpenter	W. J. Landers	Feb. 26, 1886	Feb. 26, 1886
			J. F. Day		J. C. Jennings & Co.	April 15, 1885	April 15, 1885

	Zurich	R. Neef	H. Knorr	H. W. Svz	Oct. 7, 1874
1869 Switzerland Marine	New Orleans	E. P. Bates	A. P. Noll	Mann & Wilson	April 18, 1879
1870 Teutonia	Liverpool	E. P. Bates	A. P. Noll	W. G. Harrison	Aug. 21, 1876
1871 Thames and Mersey	Chicago	E. Buckenham	R. J. Smith	Wm. F. Blood	June 6, 1873
1872 Transatlantic Fire	Hamburg	J. Bumberger	J. A. Flaehler	Geo. Marcus & Co.	Aug. 2, 1872
1873 Transatlantic Marine	Berlin	E. Hengersburg	J. A. Flaehler	Thaibauer & Co.	June 21, 1873
1874 Transatlantic Marine	Philadelphia	C. S. Hollinshead	J. M. Cowell	Jacobus & Easton	Oct. 11, 1880
1875 Union	Hong Kong	S. Ryrie	J. Ede	J. D. Spreckels & Bros.	Dec. 18, 1883
1876 Union	London	S. Soames	C. Darrell	Cartton, Bell & Co.	May 20, 1889
1877 Union Fire and Marine	Christchurch, N. Z.	J. T. Peacock	W. D. Meares	L. L. Brownell	Feb. 27, 1882
1878 Union Marine	Liverpool	W. N. Watson	W. D. Meares	E. L. Woods	July 3, 1874
1879 United Fire*	Manchester	Wm. Wood, U. S. Man	W. H. Griffen	Mann & Wilson	July 28, 1884
1880 United States Fire	New York	W. W. Underhill	W. H. Griffen	Jacobus & Easton	April 7, 1882
1881 Universal Marine	London	Sir J. Lubbock	Alfred Tozer	W. B. Chapman	Oct. 4, 1877
1882 Westchester Fire	New York	G. R. Crawford	J. Q. Underhill	J. N. Reynolds	March 20, 1885
1883 Western*	Toronto	A. M. Smith	Jas. Boomer	Alfred Jones	Jan. 12, 1877
1884 Williamsburg City Fire	Brooklyn	M. S. Driggs	F. H. Way	E. E. Potter	Feb. 12, 1881
1885 Yangtze	Shanghai	C. V. Smith	Russell & Co.	Macandray & Co.	Sept. 14, 1866
1886 Pacific Mutual Life	San Francisco	Geo. A. Moore	J. N. Patton	John H. Stevens	Jan. 2, 1868
1887 Aetna Life	Hartford	M. G. Bulkeley	J. L. English	Jas. L. Fogg	March 27, 1879
1888 Connecticut Mutual Life	Hartford	J. L. Greene	E. M. Bunce	Geo. L. North	June 21, 1880
1889 Equitable Life	New York	H. B. Hyde	W. Alexander	Julius Jacobs	July 9, 1878
1890 Germania Life	New York	H. Wesendonck	C. Doremus	L. L. Nelson	Feb. 11, 1879
1891 Hartford Life and Annuity	Hartford	H. A. Whitman	Stephen Ball	W. H. Dunphy	Nov. 11, 1884
1892 Home Life	New York	G. C. Ripley	H. Y. Wemple	John Landers	Oct. 11, 1887
1893 Manhattan Life	New York	J. M. McLean	E. L. Dobbins	Jas. Munsell, Jr.	Aug. 2, 1878
1894 Mutual Benefit Life	Newark	Amzi Dodd	W. J. Easton	G. M. Stolp	Sept. 7, 1880
1895 Mutual Life	New York	R. A. Mcurdy	G. W. Reed	H. K. Field	July 1, 1878
1896 National Life	Montpelier, Vt.	Chas. Dewey	G. W. Reed	A. G. Hawes	June 21, 1886
1897 New England Mutual Life	Boston	B. F. Stevens	S. F. Trull	E. H. Hart	Sept. 26, 1868
1898 New York Life	New York	W. H. Beers	A. H. Welch	Clarence M. Smith	June 17, 1867
1899 Northwestern Mutual Life	Philwaukee	H. L. Palmer	J. W. Skinner	Feb. 24, 1882	Aug. 20, 1878
1890 Penn Mutual Life	Philadelphia	E. M. Needles	H. C. Brown	Aug. 20, 1888	May 31, 1882
1891 Provident Savings Life	New York	Sheppard Homans	W. E. Stevens	Oct. 17, 1888	Feb. 23, 1888
1892 Travelers	Hartford	J. G. Batterson	R. Dennis	Baker Bros.	Oct. 17, 1888
1893 Union Central Life	Cincinnati	John Davis	E. P. Marshall	W. W. Haskell	July 19, 1878
1894 Union Mutual Life	Portland, Me.	J. E. Duwitt	A. L. Bates	F. M. Estee	Feb. 25, 1885
1895 United States Life	New York	G. H. Burford	C. P. Fraleigh	M. M. L. Estee	Sept. 11, 1868
1896 Washington Life	New York	W. A. Brewer, Jr.	W. Haxton	Dr. L. Redmon	May 14, 1883
1897 Phoenix Mutual Life	Hartford	Wallace Everson	A. P. Redding	E. P. Gray	Feb. 5, 1881
1898 Pacific Surety	San Francisco	Geo. T. Marye, Jr.	M. B. Chapp	Aug. 26, 1880	Aug. 26, 1880
1899 Cal. Title Ins. and Trust Co.	San Francisco	W. K. Lathrop	V. B. Cheek	Oct. 13, 1887	Aug. 4, 1885
1890 American Steam Boiler	New York	W. F. Tremholm	F. S. Nugent	March 13, 1884	March 11, 1887
1891 American Surety	New York	S. C. Hamilton	S. Brown	Dec. 5, 1884	Dec. 5, 1884
1892 Employers Liability	London	W. M. Richards	R. J. Hillas	Armstrong, Hubbell & Puls	June 20, 1887
1893 Fidelity and Casualty	New York	J. M. Allen	J. B. Pierce	Chas. J. Okell & Co.	March 4, 1881
1894 Hartford Steam Boiler	Hartford	J. G. Bremer	W. T. Woods	Jas. R. Garpins	Nov. 6, 1881
1895 Lloyd's Plate Glass	New York	H. Harteau	E. H. Winslow	Kolla V. Watt	Dec. 6, 1887
1896 Metropolitan Plate Glass	New York			Mann & Wilson	May 8, 1879

* United States Branch statement.

ANNUAL STATEMENTS.

ALTA FIRE INSURANCE COMPANY.

LOCATED AT STOCKTON, CALIFORNIA—ORGANIZED JANUARY 30, 1888.

J. M. WELSH, President.

M. D. BAKER, Secretary.

Joint stock capital authorized	\$200,000 00
Joint stock capital paid up in cash	200,000 00

FOR THE YEAR ENDING DECEMBER 31, 1889.

ASSETS.			
Loans on mortgages (first liens) upon which not more than one year's interest is due			\$154,743 95
Interest accrued on said mortgage loans			8,677 50
Bonds owned absolutely by the company:			
	Par Value.	Market Value.	
4 bonds Willow School District, San Joaquin County, 6 per cent	\$4,000 00	\$4,260 00	4,260 00
Cash in office and in banks			30,867 74
Gross premiums in due course of collection			35,946 09
Bills receivable, <i>not matured</i> , taken for fire risks			1,300 00
Total			\$235,795 28
LIABILITIES.			
Gross premiums on fire risks running one year or less, \$44-264 07; unearned premium, 50 per cent		\$22,132 03	
Gross premiums on fire risks running more than one year, \$14,446 84; unearned premium, pro rata		10,689 49	
			\$32,821 52
Commissions and brokerage due and to become due			1,337 85
Gross liabilities, except capital stock			\$34,159 37
Surplus as regards policy holders			\$201,635 91
Capital stock paid up in cash			200,000 00
Surplus over capital and all other liabilities			\$1,635 91
INCOME.			
Net cash received for premiums			\$52,541 75
Received for interest on bonds and loans			6,480 91
Received for assessments			50,000 00
Total cash income			\$109,022 66
EXPENDITURES.			
Amount paid for losses			\$72,837 57
Paid for commissions and brokerage			9,231 07
Salaries, fees, and all other charges of officers, clerks, agents, and all other employes			13,477 11
Paid for taxes			1,662 24
All other payments and expenditures			13,091 33
Total expenditures			\$110,299 32

ALTA FIRE INSURANCE COMPANY—Continued.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums thereon.
In force December 31 of the preceding year	\$1,785,802 00	\$33,858 82
Written during the year	4,809,815 00	85,906 41
Totals	\$6,595,617 00	\$119,765 23
Deduct expirations and cancellations.....	3,268,574 00	55,443 56
In force at the end of the year.....	\$3,327,043 00	\$64,321 67
Deduct amount reinsured.....	265,239 00	5,610 76
Net amount in force.....	\$3,061,804 00	\$58,710 91

ANGLO-NEVADA ASSURANCE CORPORATION.

LOCATED AT SAN FRANCISCO—ORGANIZED NOVEMBER, 1885.

LOUIS SLOSS, President.

Z. P. CLARK, Secretary.

Joint stock capital authorized.....\$2,000,000 00
 Joint stock capital paid up in cash.....2,000,000 00

YEAR ENDING DECEMBER 31, 1889.

ASSETS.			
Loans on mortgages (first liens) upon which not more than one year's interest is due			\$973,750 00
Interest accrued on said mortgage loans.....			32,376 56
Bonds owned absolutely by the company:			
	Par Value.	Market Value.	
Southern Pacific of Arizona bonds, 6 per cent.....	\$695,000 00	\$741,912 50	
Sutter Street R. R. Co. first mortgage bonds.....	100,000 00	105,000 00	
City of Portland, Oregon, Water bonds	50,000 00	58,500 00	
Omnibus Cable Co. first mortgage bonds	50,000 00	60,000 00	
Los Angeles Water Co. first mortgage bonds.....	20,000 00	21,200 00	
Contra Costa Water Co. first mortgage bonds.....	25,000 00	25,500 00	
Northern R. R. Co. of Cal. first mortgage bonds.....	50,000 00	57,250 00	
S. F. and N. P. R. R. Co. first mortgage bonds.....	50,000 00	50,000 00	
Powell Street R. R. Co. mortgage, gold, bonds....	40,000 00	48,000 00	
	\$1,080,000 00	\$1,167,362 50	1,167,362 50
Cash in office and in banks.....			180,939 27
Gross premiums in due course of collection			204,324 03
Bills receivable, <i>not matured</i> , taken for fire, marine, and inland risks			3,760 80
Due from other companies for reinsurance on losses already paid.....			4,350 95
Total			\$2,566,864 11
LIABILITIES.			
Losses adjusted and unpaid.....	\$16,879 58		
Losses in process of adjustment.....	52,013 59		
Total	\$68,893 17		
Deduct reinsurance thereon.....	803 08		
			\$68,090 09
Gross premiums on fire risks running one year or less, \$582,-767 32; unearned premium, 50 per cent	\$291,383 60		
Gross premiums on fire risks running more than one year, \$252,648; unearned premium, pro rata.....	138,761 94		
Gross premiums on marine and inland navigation risks, \$10,-983 44; unearned premium, 100 per cent.....	10,983 44		
Gross premiums on marine time risks, \$12,975 22; unearned premium, 50 per cent	6,487 61		
			447,616 59
Unused balances on notes taken in advance for premiums.....			95 54
Interest due and uncalled for			1,067 50
Commissions and brokerage due and to become due			2,294 92
Return premiums.....			3,653 85
Total liabilities, except capital stock.....			\$522,818 49
Surplus as regards policy holders			\$2,044,045 62
Capital stock paid up in cash			2,000,000 00
Surplus over paid up capital and all other liabilities.....			\$44,045 62
INCOME.			
	Fire.	Marine.	
Net cash received for premiums.....	\$806,161 62	\$86,277 66	\$892,439 28
Received for interest on mortgages			50,365 30
Received for interest and dividends on stocks and bonds.....			74,268 91
Total income			\$1,017,073 49

ANGLO-NEVADA ASSURANCE CORPORATION—Continued.

EXPENDITURES.	Fire.	Marine.	
Paid for losses, including \$48,710 07, losses in previous years.....	\$638,321 49	\$52,287 26	\$690,608 75
Cash dividends paid stockholders.....			90,000 00
Paid for commissions and brokerage.....			162,143 66
Salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....			85,963 59
Paid for taxes.....			10,387 28
All other payments and expenditures.....			117,682 43
Total expenditures.....			\$1,156,785 71

RISKS AND PREMIUMS.

	Fire Risks.	Premiums thereon.	Marine and Inland Risks.	Premiums thereon.
In force December 31 of the preceding year.....	\$73,084,939 00	\$994,486 77	\$1,673,328 00	\$33,483 36
Written during the year.....	78,813,983 00	1,266,715 10	19,993,937 00	161,765 49
Totals.....	\$151,898,922 00	\$2,261,201 87	\$21,667,265 00	\$195,248 85
Deduct expirations and cancellations.....	84,354,168 00	1,242,726 66	19,581,111 00	160,854 99
In force at the end of the year.....	\$67,544,754 00	\$1,018,475 21	\$2,086,154 00	\$34,393 86
Deduct amount reinsured.....	11,007,798 00	183,059 89	649,896 00	10,435 20
Net amount in force.....	\$56,536,956 00	\$835,415 32	\$1,436,758 00	\$23,958 66

CALIFORNIA INSURANCE COMPANY.

LOCATED AT SAN FRANCISCO—ORGANIZED FEBRUARY, 1861.

L. L. BROMWELL, President.

W. H. C. FOWLER, Secretary.

Joint stock capital authorized	\$600,000 00
Joint stock capital paid up in cash	600,000 00

YEAR ENDING DECEMBER 31, 1889.

ASSETS.			
Value of real estate owned by the company			\$106,000 00
Loans on mortgages (first liens) upon which not more than one year's interest is due			16,506 27
Interest due on said mortgage loans			412 63
Stocks and bonds owned absolutely by the company:			
	Par Value.	Market Value.	
50 United States bonds	\$50,000 00	\$63,500 00	
25 Oakland Gas Company bonds	25,000 00	25,750 00	
34 Northern Pacific Railroad bonds	34,000 00	39,865 00	
24 Spring Valley Water bonds	24,000 00	29,760 00	
8 Pacific Rolling Mills bonds	8,000 00	8,240 00	
25 San Diego Gas and Electric Light bonds	25,000 00	25,750 00	
272 shares Bank of California stock	27,200 00	78,880 00	
300 shares First National Bank stock	30,000 00	51,750 00	
551 shares Oakland Bank of Savings stock	27,550 00	38,294 50	
200 shares Grangers Bank stock	20,000 00	21,400 00	
100 shares California Wire Works stock	10,000 00	5,000 00	
200 shares Pacific Rolling Mills stock	20,000 00	20,000 00	
150 shares Safe Deposit and Trust Co. stock	15,000 00	7,950 00	
200 shares Wells, Fargo & Co. Bank stock	20,000 00	27,400 00	
200 shares London, Paris, and Am. Bank stock ..	20,000 00	25,000 00	
400 shares Oakland Gaslight and Heat Co. stock ..	40,000 00	13,800 00	
500 shares Spring Valley Water Company stock ..	50,000 00	48,000 00	
200 shares Merced Security Savings Bank stock ..	20,000 00	7,000 00	
300 shares Contra Costa Water Company stock ..	30,000 00	27,600 00	
160 shares San Francisco Gaslight Co. stock	16,000 00	8,800 00	
	\$421,750 00	\$573,739 50	
Cash in office and in banks			573,739 50
Interest due on savings banks deposits			386,992 68
Gross premiums in due course of collection			312 97
Bills receivable, not matured, taken for fire, marine, and inland risks			127,478 15
			35,682 40
Total			\$1,247,124 60
LIABILITIES.			
Losses adjusted and unpaid	\$67,656 00		
Losses in process of adjustment	19,300 00		
Losses resisted	6,880 00		
			\$93,836 00
Gross premiums on fire risks running one year or less, \$427-377 32; unearned premium, 50 per cent	\$213,688 67		
Gross premiums on fire risks running more than year, \$236-829 85; unearned premium, pro rata	137,937 90		
Gross premiums on marine and inland navigation risks, \$22-693 96; unearned premium, 100 per cent	22,693 96		
Gross premiums on marine time risks; unearned premium, 50 per cent	35,865 99		
			410,186 52
Commissions and brokerage due and to become due			6,397 70
Total liabilities, except capital stock			\$510,420 22
Surplus as regards policy holders			\$736,704 38
Capital stock paid up in cash			600,000 00
Surplus over paid up capital and all other liabilities			\$136,704 38

CALIFORNIA INSURANCE COMPANY—Continued.

INCOME.		Fire.	Marine.	
Net cash received for premiums		\$532,042 41	\$173,372 97	\$705,415 38
Received for interest on mortgages				1,132 86
Received for interest and dividends on stocks and bonds				48,726 11
Received for rents				600 00
Received for profit on bonds actually sold				2,435 10
Total income				\$758,309 45
EXPENDITURES.		Fire.	Marine.	
Paid for losses, including \$88,187 10, losses in previous years		\$390,502 16	\$145,031 17	\$535,533 33
Cash dividends paid stockholders				36,000 00
Paid for commissions and brokerage				127,627 14
Salaries, fees, and all other charges of officers, clerks, agents, and all other employes				50,697 92
Paid for taxes				18,699 30
All other payments and expenditures				66,591 87
Total expenditures				\$835,149 56

RISKS AND PREMIUMS.

	Fire Risks.	Premiums thereon.	Marine and Inland Risks.	Premiums thereon.
In force December 31, 1888....	\$39,746,704 00	\$575,207 74	\$3,105,086 00	\$125,753 60
Written or renewed in 1889....	50,246,562 00	682,580 95	13,365,494 00	262,214 33
Totals	\$89,993,266 00	\$1,257,788 69	\$16,470,580 00	\$387,967 93
Deduct expirations and cancellations	39,147,159 00	532,184 96	13,482,631 00	249,358 18
In force December 31, 1889....	\$50,846,107 00	\$725,603 73	\$2,987,949 00	\$138,609 75
Deduct amount reinsured	3,800,684 00	61,396 56	881,295 00	44,183 80
Net amount in force	\$47,045,423 00	\$664,207 17	\$2,106,654 00	\$94,425 95

COMMERCIAL INSURANCE COMPANY.

LOCATED AT SAN FRANCISCO—ORGANIZED FEBRUARY, 1872.

JOHN H. WISE, President.

CHARLES A. LATON, Secretary.

Joint stock capital authorized.....	\$200,000 00
Joint stock capital paid up in cash.....	200,000 00

YEAR ENDING DECEMBER 31, 1889.

ASSETS.			
Value of real estate owned by the company.....			\$3,596 90
Loans on mortgages (first liens) upon which not more than one year's interest is due.....			139,125 00
Interest due and accrued on said mortgage loans.....			678 60
Stocks and bonds owned absolutely by the company:			
	Par Value.	Market Value.	
1,900 shares Merchants' Exchange Bank stock, in liquidation.....	\$190,000 00	\$42,750 00	
19 bonds, Shasta County, California.....	17,500 00	18,775 00	
50 bonds, City of Portland, Oregon.....	50,000 00	58,500 00	
	\$257,500 00	\$120,025 00	120,025 00
Cash in office and in banks.....			11,790 34
Gross premiums in due course of collection.....			80,156 75
Bills receivable, <i>not matured</i> , taken for fire, marine, and inland risks.....			4,881 40
Balance, assessment of \$30 per share (paid January 15, 1890).....			45,750 00
Total.....			\$406,003 99
LIABILITIES.			
Losses in process of adjustment.....			\$31,154 81
Gross premiums on fire risks running one year or less, \$219,092 11; unearned premium, 50 per cent.....	\$109,546 05		
Gross premiums on fire risks running more than one year, \$75,723 13; unearned premium, pro rata.....	42,286 61		
Gross premiums on marine and inland risks, \$1,743 00; unearned premium, 100 per cent.....	1,743 00		
Gross premiums on marine time risks; unearned premium, 50 per cent.....	5,837 42		
			159,413 08
Commissions and brokerage due and to become due.....			1,507 89
Return premiums.....			1,587 42
Total liabilities, except capital stock.....			\$193,663 20
Surplus as regards policy holders.....			\$212,340 79
Capital stock paid up in cash.....			200,000 00
Surplus over capital and all other liabilities.....			\$12,340 79
INCOME.			
	Fire.	Marine.	
Net cash received for premiums.....	\$372,687 55	\$26,474 34	\$399,161 89
Received for interest on mortgages.....			11,861 89
Received for interest and dividends on stocks and bonds, and from all other sources.....			24,126 83
Received for assessment on capital.....			60,000 00
Total income.....			\$495,150 61

COMMERCIAL INSURANCE COMPANY—Continued.

EXPENDITURES.	Fire.	Marine.	
Paid for losses, including \$25,227 44, losses in previous years	\$335,626 80	\$16,421 26	\$352,048 06
Cash dividends paid stockholders			12,000 00
Paid for commissions and brokerage			85,576 69
Salaries, fees, and all other charges of officers, clerks, agents, and all other employes			34,991 48
Paid for taxes			8,377 17
All other payments and expenditures			31,814 47
Total expenditures			\$524,807 87

RISKS AND PREMIUMS.

	Fire Risks.	Premiums thereon.	Marine and Inland Risks.	Premiums thereon.
In force December 31, 1888.	\$24,440,954 00	\$343,018 96	\$323,056 00	\$12,997 25
Written or renewed in 1889.	29,794,940 00	462,618 20	2,396,985 00	34,986 89
Totals	\$54,235,894 00	\$805,637 16	\$2,720,041 00	\$47,984 14
Deduct expirations and cancellations	32,131,963 00	489,730 53	2,383,328 00	31,897 29
In force December 31, 1889.	\$22,103,931 00	\$315,906 63	\$336,713 00	\$16,086 85
Deduct amount reinsured	1,061,000 00	21,091 39	43,250 00	2,669 00
Net amount in force	\$21,042,931 00	\$294,815 24	\$293,463 00	\$13,417 85

FIREMAN'S FUND INSURANCE COMPANY.

LOCATED AT SAN FRANCISCO—ORGANIZED MAY, 1863.

DAVID J. STAPLES, President.

WILLIAM J. DUTTON, Secretary.

Joint stock capital authorized	\$1,000,000 00
Joint stock capital paid up in cash	1,000,000 00

YEAR ENDING DECEMBER 31, 1889.

ASSETS.			
Value of real estate owned by the company			\$300,000 00
Loans on mortgages (first liens) upon which not more than one year's interest is due			270,850 00
Interest due and accrued on said mortgage loans			1,424 11
Stocks and bonds owned absolutely by the company:			
	Par Value.	Market Value.	
Omnibus Cable Company bonds	\$200,000 00	\$240,000 00	
Market Street Cable Railroad Company bonds	53,000 00	67,840 00	
Powell Street Railway Company bonds	50,000 00	60,000 00	
Sutter Street Railway Company bonds	50,000 00	52,500 00	
Northern Railway Company bonds	50,000 00	57,250 00	
Oakland Gaslight Company bonds	50,000 00	51,500 00	
San Diego Gas and Electric Light Co. bonds	20,000 00	20,600 00	
Riverside Water Company bonds	70,000 00	73,500 00	
City of Portland (Or.) Water bonds	50,000 00	58,500 00	
California Dry Dock Company bonds	45,500 00	47,092 50	
Pacific Rolling Mills bonds	22,000 00	22,660 00	
Union Iron Works bonds	5,000 00	5,125 00	
60 shares Bank of California stock	6,000 00	17,400 00	
107 shares First National Bank of S. F. stock	10,700 00	18,457 50	
100 shares Anglo-Californian Bank stock, 50 per cent paid up	5,000 00	8,750 00	
300 shares Grangers Bank of California stock	30,000 00	32,100 00	
450 shares Oakland Bank of Savings stock, 50 per cent paid up	22,500 00	31,275 00	
100 shares Savings Bank of Santa Rosa stock	10,000 00	15,000 00	
1,000 shares California Street Cable Railroad Company stock	100,000 00	101,000 00	
550 shares Presidio and Ferries Railroad Company stock, 55 per cent paid up	30,250 00	22,000 00	
300 shares N. Beach and Mission R. R. Co. stock	30,000 00	21,600 00	
440 shares Sutter Street Railroad Co. stock	44,000 00	37,400 00	
550 shares Oakland Gaslight Company stock, 20 per cent paid up	11,000 00	18,975 00	
250 shares Stockton Gaslight Company stock, 40 per cent paid up	10,000 00	10,000 00	
200 shares Pacific Gas Improvement Company stock, 33½ per cent paid up	6,666 66	12,200 00	
500 shares California Dry Dock Company stock	50,000 00	17,500 00	
250 shares Pacific Rolling Mills stock	25,000 00	25,000 00	
	\$1,056,616 66	\$1,145,225 00	1,145,225 00
Amount carried forward			\$1,717,499 11

FIREMAN'S FUND INSURANCE COMPANY—Continued.

Amount brought forward.....				\$1,717,499 11
Stocks and bonds hypothecated to the company as collateral security for cash loaned by the company:				
	Par Value.	Market Value.	Amt. Loaned.	
60 shares Bank of California stock	\$6,000 00	\$17,400 00		
188 shares First National Bank S. F. st'k.	18,800 00	32,430 00		\$35,000 00
440 shares Masonic Hall Ass'n stock	4,400 00	5,000 00		4,000 00
400 shares Bank of Sonoma County stock	40,000 00	46,000 00		40,000 00
15 shares Bank of Sonoma County stock	1,500 00	1,725 00		1,300 00
10 shares Knapton Packing Co. stock	1,000 00	1,250 00		950 00
61 shares Bank of Sonoma County stock	6,100 00	7,015 00		4,300 00
20 shares Spring Valley Waterworks st'k	2,000 00	1,900 00		1,500 00
25 shares Savings B'k of Santa Rosa st'k.	2,500 00	3,750 00		2,700 00
5 shares Bank of Sonoma County stock	500 00	575 00		
100 shares San Francisco Gaslight stock	10,000 00	5,500 00		3,000 00
65 shares Bank of California stock	6,500 00	18,850 00		6,500 00
25 shares California St. Cable R. R. Co. st'k	2,500 00	2,525 00		1,500 00
50 shares Eagle Canning Company stock	5,000 00	2,500 00		750 00
100 shares Bank of California stock	10,000 00	29,000 00		8,000 00
130 shares S. Rosa Athenæum Co. stock	13,000 00	13,000 00		8,000 00
2,950 shares American Biscuit Co. stock	295,000 00	221,250 00		91,500 00
25 shares Bank of Sonoma County stock	2,500 00	2,875 00		2,250 00
10 bonds Omnibus Cable Company	10,000 00	12,000 00		6,500 00
30 bonds Northern Railway Co. of Cal.	30,000 00	34,350 00		
8 bonds Southern Pacific Railroad Co.	8,000 00	8,000 00		30,000 00
500 shares Omnibus Railroad Co. stock	50,000 00	40,000 00		30,000 00
200 shares Loma Prieta Lumber Co. st'k.	20,000 00	20,000 00		7,500 00
	\$545,300 00	\$526,955 00	\$285,250 00	285,250 00
Cash in office and in banks				135,971 28
Interest due and accrued on stocks and bonds, not included in "Market Value"				2,194 17
Interest due and accrued on collateral loans				1,496 64
Gross premiums in due course of collection				220,617 43
Bills receivable, <i>not matured</i> , taken for fire, marine, and inland risks				58,701 35
Rents due and accrued				147 00
Due from other companies for reinsurance on losses already paid				9,471 55
Fire premium notes				1,544 66
Warrants				824 60
Total				\$2,433,717 79
LIABILITIES.				
Losses adjusted and unpaid			\$26,845 59	
Losses in process of adjustment			73,049 35	
Losses resisted			7,925 00	
Total			\$107,819 94	
Deduct reinsurance thereon			4,813 74	
				\$103,006 20
Gross premiums on fire risks running one year or less, \$817,369 20; unearned premium, 50 per cent			\$408,684 60	
Gross premiums on fire risks running more than one year, \$611,663 10; unearned premium, pro rata			336,731 03	
Gross premiums on marine and inland navigation risks, \$5,605 63; unearned premium, 100 per cent			5,605 63	
Gross premiums on marine time risks, \$93,195 42; unearned premium, 50 per cent			46,597 71	
				797,618 97
Commissions and brokerage due and to become due				21,154 62
Marine bills payable				6,798 17
Agents' balances				18,701 58
Total liabilities, except capital stock				\$947,279 54
Surplus as regards policy holders				\$1,486,438 25
Capital stock paid up in cash				1,000,000 00
Surplus over paid up capital and all other liabilities				\$186,438 25

FIREMAN'S FUND INSURANCE COMPANY—Continued.

INCOME.		Fire.	Marine.	
Net cash received for premiums	\$1,072,680 53	\$165,108 31		\$1,237,788 84
Received for interest on mortgages				15,603 04
Received for interest on collateral loans				16,604 27
Received for interest and dividends on stocks and bonds, and from all other sources				57,468 74
Received for rents				20,182 19
Total income				\$1,347,647 08
EXPENDITURES.		Fire.	Marine.	
Paid for losses, including \$62,880 03, losses in previous years	\$629,819 06	\$98,988 04		\$728,807 10
Cash dividends paid stockholders				120,000 00
Paid for commissions and brokerage				168,698 65
Salaries, fees, and all other charges of officers, clerks, agents, and all other employes				108,135 95
Paid for taxes				17,639 45
All other payments and expenditures				121,909 29
Total expenditures				\$1,265,190 44

RISKS AND PREMIUMS.

	Fire Risks.	Premiums thereon.	Marine and Inland Risks.	Premiums thereon.
In force December 31, 1888	\$102,483,888 00	\$1,407,264 02	\$2,786,374 00	\$179,028 44
Written or renewed in 1889	107,772,534 00	1,477,065 26	14,697,305 00	293,761 71
Totals	\$210,256,422 00	\$2,884,329 28	\$17,483,679 00	\$472,790 15
Deduct expirations and cancellations	93,550,804 00	1,277,312 36	15,001,896 00	307,673 96
In force December 31, 1889	\$116,705,618 00	\$1,607,016 92	\$2,481,783 00	\$165,116 19
Deduct amount reinsured	8,831,082 00	177,984 62	1,037,025 00	66,315 14
Net amount in force	\$107,874,536 00	\$1,429,032 30	\$1,444,758 00	\$98,801 05

HOME MUTUAL INSURANCE COMPANY.

LOCATED AT SAN FRANCISCO—ORGANIZED SEPTEMBER, 1864.

J. F. HOUGHTON, President.

CHARLES R. STORY, Secretary.

Joint stock capital authorized.....	\$300,000 00
Joint stock capital paid up in cash.....	300,000 00

YEAR ENDING DECEMBER 31, 1889.

ASSETS.

Value of real estate owned by the company.....			\$136,875 00
Loans on mortgages (first liens) upon which not more than one year's interest is due.....			345,025 00
Loans on mortgages (first liens) upon which more than one year's interest is due.....			6,958 00
Interest due and accrued upon all said mortgage loans.....			4,654 45
Stocks and bonds owned absolutely by the company:			
	Par Value.	Market Value.	
20 Riverside Water Company bonds.....	\$20,000 00	\$20,600 00	
5 Portland School bonds.....	50,000 00	51,000 00	
10 Prospect School District bonds, San Bernardino County.....	10,000 00	10,600 00	
5 Crafton School District bonds, San Bernardino County.....	6,500 00	6,890 00	
4 San Pascual School District bonds, Los Angeles County.....	25,000 00	26,000 00	
5 Pasadena School District bonds, Los Angeles County.....	5,000 00	5,200 00	
2 Centralia School District bonds, Los Angeles County.....	2,000 00	2,080 00	
300 shares Pacific Gas Improvement Co. stock.....	30,000 00	18,000 00	
200 shares Sather Banking Company stock.....	20,000 00	23,000 00	
	\$168,500 00	\$163,370 00	163,370 00
Cash in office and in banks.....			72,767 35
Interest due and accrued on stocks and bonds not included in "Market Value".....			4,749 00
Gross premiums in due course of collection.....			87,118 29
Total.....			\$821,517 09

LIABILITIES.

Losses adjusted and unpaid.....	\$7,309 00	
Losses in process of adjustment.....	2,450 00	
Losses resisted.....	600 00	
		\$10,359 00
Gross premiums on fire risks running one year or less, \$238,-902 90; unearned premium, 50 per cent.....	\$119,451 45	
Gross premiums on fire risks running more than one year, \$253,-803 29; unearned premium, pro rata.....	131,731 23	
		251,182 68
Cash dividends remaining unpaid.....		591 00
Commissions and brokerage due and to become due.....		14,500 00
Total liabilities, except capital stock.....		\$276,632 68
Surplus as regards policy holders.....		\$544,884 41
Capital stock paid up in cash.....		300,000 00
Surplus over paid up capital and all other liabilities.....		\$244,884 41

HOME MUTUAL INSURANCE COMPANY—Continued.

INCOME.	
Net cash received for premiums	\$345,120 09
Received for interest on mortgages	31,027 96
Received for interest and dividends on stocks and bonds	10,870 00
Received for rents	2,953 70
Total income	\$389,971 75
EXPENDITURES.	
Paid for losses, including \$1,176 70, losses in previous years	\$192,375 28
Cash dividends paid stockholders	36,000 00
Paid for commissions and brokerage	90,365 54
Salaries, fees, and all other charges of officers, clerks, agents, and all other employes	40,446 75
Paid for taxes	7,622 93
All other payments and expenditures	43,180 95
Total expenditures	\$409,991 45

RISKS AND PREMIUMS.

	Fire Risks.	Premiums thereon.
In force December 31, 1888	\$25,483,762 00	\$467,883 54
Written or renewed in 1889	23,035,471 00	428,782 99
Totals	\$48,519,233 00	\$896,666 53
Deduct expirations and cancellations	20,348,055 00	375,812 62
In force December 31, 1889	\$28,171,178 00	\$520,853 91
Deduct amount reinsured	1,392,065 00	28,147 72
Net amount in force	\$26,779,113 00	\$492,706 19

OAKLAND HOME INSURANCE COMPANY.

LOCATED AT OAKLAND, CALIFORNIA—ORGANIZED JANUARY, 1880.

WILLIAM P. JONES, President.

WILLIAM F. BLOOD, Secretary.

Joint stock capital authorized..... \$200,000 00
 Joint stock capital paid up in cash..... 200,000 00

YEAR ENDING DECEMBER 31, 1889.

ASSETS.			
Value of real estate owned by the company			\$92,000 00
Loans on mortgages (first liens) upon which not more than one year's interest is due			115,276 83
Loans on mortgages (first liens) upon which more than one year's interest is due			450 00
Interest due and accrued on all said mortgage loans			1,972 36
Bonds owned absolutely by the company :			
	Par Value.	Market Value.	
Baker County, Oregon, School bonds	\$20,000 00	\$20,500 00	
Baker City, Oregon, Water bonds	17,000 00	17,425 00	
City of Independence, Oregon, bonds	3,000 00	3,075 00	
	\$40,000 00	\$41,000 00	41,000 00
Cash in office and in banks			72,647 88
Interest due and accrued on bonds, not included in "Market Value"			815 00
Gross premiums in due course of collection			111,363 76
Due from other companies for reinsurance			19,665 71
Brokerage due			1,697 40
Certificate of deposit of First National Bank of Independence, Oregon, deposited with State Treasurer of Oregon			4,800 00
Total			\$461,688 94
LIABILITIES.			
Losses adjusted and unpaid	\$16,566 96		
Losses in process of adjustment	16,395 34		
Losses resisted	5,964 86		
Total	\$39,227 16		
Deduct reinsurance thereon	9,980 26		
			\$29,246 90
Gross premiums on fire risks running one year or less, \$236,-192 96; unearned premium, 50 per cent		\$118,096 48	
Gross premiums on fire risks running more than one year, \$86,-542 14; unearned premium, pro rata		47,028 06	
			165,124 54
Cash dividends remaining unpaid			1,141 50
Commissions and brokerage due and to become due			8,137 00
Due other companies for reinsurance and premiums			3,450 32
Total liabilities, except capital stock			\$207,100 26
Surplus as regards policy holders			\$254,588 68
Capital stock paid up in cash			200,000 00
Surplus over capital and all other liabilities			\$54,588 68
INCOME.			
Net cash received for premiums			\$359,067 26
Received for interest on mortgages			11,692 22
Received for interest and dividends on stocks and bonds			2,920 00
Received for rents			5,040 00
Total income			\$378,719 48

REPORT OF THE INSURANCE COMMISSIONER.

OAKLAND HOME INSURANCE COMPANY—Continued.

EXPENDITURES.	
Paid for losses, including \$21,588 43, losses in previous years.....	\$198,002 11
Cash dividends paid stockholders	17,833 34
Paid for commissions and brokerage	61,395 26
Salaries, fees, and all other charges of officers, clerks, agents, and all other employees	29,969 69
Paid for taxes	3,236 90
All other payments and expenditures.....	42,270 05
Total expenditures	\$352,707 35

RISKS AND PREMIUMS.

	Fire Risks.	Premiums thereon.
In force December 31, 1888.....	\$14,896,501 00	\$247,347 22
Written or renewed in 1889.....	31,708,605 00	547,907 24
Totals	\$46,605,106 00	\$795,254 46
Deduct expirations and cancellations.....	22,274,641 00	379,971 25
In force December 31, 1889.....	\$24,330,465 00	\$415,283 21
Deduct amount reinsured	4,546,615 00	92,548 11
Net amount in force.....	\$19,783,850 00	\$322,735 10

SOUTHERN CALIFORNIA INSURANCE COMPANY.

LOCATED AT LOS ANGELES, CALIFORNIA—ORGANIZED FEBRUARY, 1885.

E. F. SPENCE, President.

D. E. MILES, Secretary.

Joint stock capital authorized.....	\$200,000 00
Joint stock capital paid up in cash.....	200,000 00

YEAR ENDING DECEMBER 31, 1889.

ASSETS.		
Value of real estate owned by the company		\$80,131 53
Loans on mortgages (first liens) upon which not more than one year's interest is due		112,339 18
Loans on mortgages (first liens) upon which more than one year's interest is due.....		30,100 00
Interest due and accrued on all said mortgage loans.....		8,767 11
Cash in office and in banks		31,340 46
Gross premiums in due course of collection.....		55,536 34
Due from other companies for reinsurance on losses already paid.....		118 01
Total		\$318,332 63
LIABILITIES.		
Losses adjusted and unpaid.....	\$7,171 11	
Losses in process of adjustment.....	3,150 00	
Losses resisted.....	1,886 40	
Total	\$12,207 51	
Deduct reinsurance thereon.....	754 85	
		\$11,452 66
Gross premiums on fire risks running one year or less, \$124,-424 77; unearned premium, 50 per cent	\$62,212 38	
Gross premiums on fire risks running more than one year, \$53,851 87; unearned premium, pro rata	29,353 68	
		91,566 06
Commissions and brokerage due and to become due.....		6,942 00
Reinsurance due.....		880 13
Total liabilities, except capital stock.....		\$110,340 85
Surplus as regards policy holders.....		\$207,491 78
Capital stock paid up in cash		200,000 00
Surplus over capital and all other liabilities.....		\$7,491 78
INCOME.		
Net cash received for premiums.....		\$150,631 79
Received for interest on mortgages		11,275 34
Received for rents		4,317 60
Received for profit on sale of real estate.....		1,800 00
Total income		\$168,024 73
EXPENDITURES.		
Paid for losses, including \$8,603 17, losses in previous years		\$88,575 58
Cash dividends paid stockholders.....		12,000 00
Paid for commissions and brokerage.....		33,299 73
Salaries, fees, and all other charges of officers, clerks, agents, and all other employes		14,246 50
Paid for taxes.....		2,813 67
All other payments and expenditures.....		22,349 50
Total expenditures.....		\$173,284 98

RISKS AND PREMIUMS.

	Fire Risks.	Premiums thereon.
In force December 31, 1888.....	\$8,741,044 00	\$151,571 99
Written or renewed in 1889.....	12,989,260 00	236,781 49
Totals.....	\$21,730,304 00	\$388,353 48
Deduct expirations and cancellations.....	10,021,738 00	178,335 52
In force December 31, 1889.....	\$11,708,566 00	\$210,017 96
Deduct amount reinsured.....	1,494,988 00	31,741 32
Net amount in force.....	\$10,213,578 00	\$178,276 64

STATE INVESTMENT AND INSURANCE COMPANY.

LOCATED AT SAN FRANCISCO—ORGANIZED DECEMBER, 1871.

GEORGE L. BRANDER, President.

CHARLES H. CUSHING, Secretary.

Joint stock capital authorized.....	\$400,000 00
Joint stock capital paid up in cash.....	400,000 00

YEAR ENDING DECEMBER 31, 1889.

ASSETS.		
Value of real estate owned by the company.....		\$145,000 00
Loans on mortgages (first liens) upon which not more than one year's interest is due.....		190,890 00
Interest due and accrued on all said mortgage loans.....		1,143 90
Bonds owned absolutely by the company:		
	Par Value.	Market Value.
United States 4 per cent bonds.....	\$50,000 00	\$63,500 00
Park and Cliff House Railway Company bonds ..	7,000 00	7,700 00
	\$57,000 00	\$71,200 00
Cash in office and in banks.....		71,200 00
Gross premiums in due course of collection.....		47,085 47
Rents due and accrued.....		87,891 44
		185 00
Total.....		\$543,395 81
LIABILITIES.		
Losses adjusted and unpaid.....	\$4,736 61	
Losses in process of adjustment.....	985 00	
Losses resisted.....	1,800 00	
		\$7,521 61
Gross premiums on fire risks running one year or less, \$202,-757 35; unearned premium, 50 per cent.....	\$101,378 67	
Gross premiums on fire risks running more than one year, \$57,496 91; unearned premium, pro rata.....	30,021 24	
		131,399 91
Cash dividends remaining unpaid.....		253 00
Commissions and brokerage due and to become due.....		4,394 57
Total liabilities, except capital stock.....		\$143,569 09
Surplus as regards policy holders.....		\$399,826 72
Capital stock paid up in cash.....		400,000 00
Amount of impairment of capital stock.....		\$173 28
INCOME.		
Net cash received for premiums.....		\$223,966 61
Received for interest on mortgages.....		14,607 98
Received for interest and dividends on stocks and bonds.....		3,289 93
Received for rents.....		10,062 85
Total income.....		\$251,927 37
EXPENDITURES.		
Paid for losses, including \$4,941 11, losses in previous years.....		\$155,111 28
Cash dividends paid stockholders.....		726 00
Paid for commissions and brokerage.....		50,787 63
Salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		32,355 48
Paid for taxes.....		4,963 90
All other payments and expenditures.....		29,601 14
Total expenditures.....		\$273,545 43

STATE INVESTMENT AND INSURANCE COMPANY--Continued.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums thereon.
In force December 31, 1888.....	\$14,117,615 00	\$241,210 82
Written or renewed in 1889.....	18,384,171 00	326,120 42
Totals.....	\$32,501,786 00	\$567,331 24
Deduct expirations and cancellations.....	15,199,134 00	270,982 49
In force December 31, 1889.....	\$17,302,652 00	\$296,348 75
Deduct amount reinsured.....	1,756,143 00	36,094 49
Net amount in force.....	\$15,546,509 00	\$260,254 26

SUN INSURANCE COMPANY.

LOCATED AT SAN FRANCISCO—ORGANIZED FEBRUARY, 1882.

C. L. TAYLOR, President.

E. E. POTTER, Secretary.

Joint stock capital authorized.....	\$300,000 00
Joint stock capital paid up in cash.....	300,000 00

YEAR ENDING DECEMBER 31, 1889.

ASSETS.

Value of real estate owned by the company.....			\$90,000 00
Loans on mortgages (first liens) upon which not more than one year's interest is due.....			179,597 32
Loans on mortgages (first liens) upon which more than one year's interest is due.....			12,000 00
Interest due and accrued on all said mortgage loans.....			7,618 87
Bonds owned absolutely by the company:			
	Par Value.	Market Value.	
Stockton, Cal., 6 per cent bonds.....	\$34,000 00	\$35,187 00	
Portland, Oregon, 5 per cent bonds.....	23,500 00	24,061 62	
Forest Grove, Oregon, 8 per cent bonds.....	4,500 00	5,365 60	
Newport, Oregon, 8 per cent bonds.....	2,000 00	2,156 92	
Multnomah, Oregon, 5 per cent bonds.....	20,000 00	20,588 93	
	\$84,000 00	\$87,360 07	87,360 07
Bonds hypothecated to the company as collateral security for cash loaned by the company:			
	Par Value.	Market Value.	Amt. Loaned.
San Luis Obispo 8 per cent bonds.....	\$22,000 00	\$23,100 00	\$45,000 00
Plumas County 6 per cent bonds.....	6,000 00	6,300 00	
Yuma 7 per cent bonds.....	5,000 00	5,250 00	
First N. R. R. 6 per cent bonds.....	14,000 00	15,400 00	
Sacramento County 6 per cent bonds.....	1,700 00	1,904 00	
San Diego 5 per cent bonds.....	3,800 00	4,294 00	
Cash in office and in banks.....			16,859 47
Interest due and accrued on collateral loans.....			97 00
Gross premiums in due course of collection.....			50,597 56
Bills receivable, <i>not matured</i> , taken for fire, marine, and inland risks.....			23,732 93
Due from other companies for reinsurance on losses already paid.....			2,157 51
Total.....			\$515,020 73

LIABILITIES.

Losses in process of adjustment.....	\$30,719 23
Gross premiums on fire risks running one year or less, \$138,-993 01; unearned premium, 50 per cent.....	\$69,496 50
Gross premiums on fire risks running more than one year, \$84,-162 23; unearned premium, pro rata.....	46,584 90
Gross premiums on marine and inland navigation risks, \$3,-014 76; unearned premium, 100 per cent.....	3,014 76
Gross premiums on marine time risks; unearned premium, 50 per cent.....	22,707 34
	141,803 50
Commissions and brokerage due and to become due.....	9,860 65
Total liabilities, except capital stock.....	\$182,383 38
Surplus as regards policy holders.....	\$332,637 35
Capital stock paid up in cash.....	300,000 00
Surplus over capital and all other liabilities.....	\$32,637 35

SUN INSURANCE COMPANY—Continued.

INCOME.		Fire.	Marine.	
Net cash received for premiums		\$181,870 87	\$80,714 33	\$262,585 20
Received for interest on mortgages				14,035 69
Received for interest and dividends on stocks and bonds				6,255 00
Received for rents				5,612 00
Total income				\$288,487 89
EXPENDITURES.		Fire.	Marine.	
Paid for losses		\$138,158 63	\$55,166 14	\$193,324 77
Cash dividends paid stockholders				15,000 00
Paid for commissions and brokerage				45,221 22
Salaries, fees, and all other charges of officers, clerks, agents, and all other employes				29,748 09
Paid for taxes				3,132 60
All other payments and expenditures				22,699 00
Total expenditures				\$309,125 68

RISKS AND PREMIUMS.

	Fire Risks.	Premiums thereon.	Marine and Inland Risks.	Premiums thereon.
In force December 31, 1888	\$15,706,612 00	\$223,413 75	\$1,154,204 00	\$72,158 14
Written or renewed in 1889	19,739,567 00	263,563 72	5,234,251 00	140,149 24
Totals	\$35,446,179 00	\$486,977 47	\$6,388,455 00	\$212,307 38
Deduct expirations and cancellations	16,096,457 00	223,433 11	4,236,545 00	114,845 17
In force December 31, 1889	\$19,349,722 00	\$263,544 36	\$2,151,910 00	\$97,462 21
Deduct amount reinsured	3,460,783 00	40,389 12	1,372,719 00	49,032 76
Net amount in force	\$15,888,939 00	\$223,155 24	\$779,191 00	\$48,429 45

UNION INSURANCE COMPANY.

LOCATED AT SAN FRANCISCO—ORGANIZED APRIL, 1865.

NATHANIEL T. JAMES, President.

JAMES D. BAILEY, Secretary.

Joint stock capital authorized.....	\$750,000 00
Joint stock capital paid up in cash.....	750,000 00

YEAR ENDING DECEMBER 31, 1889.

ASSETS.

Value of real estate owned by the company		\$125,000 00
Loans on mortgages (first liens) upon which not more than one year's interest is due.....		186,250 00
Interest due on all said mortgage loans		154 00
Bonds owned absolutely by the company:		
	Par Value.	Market Value.
United States bonds, 4 per cent	\$30,000 00	\$38,100 00
Oakland City bonds.....	19,000 00	22,454 27
San José City bonds.....	30,750 00	33,210 00
Alameda Town bonds.....	2,000 00	2,000 00
Montgomery Avenue (San Francisco) bonds.....	120,000 00	24,000 00
Burlington, Cedar Rapids, and Northern Railroad first mortgage bonds.....	23,000 00	22,195 00
Chicago, Burlington, and Quincy Railroad first mortgage bonds.....	25,000 00	32,375 00
Chicago and Northwestern Railroad consolidated Sinking Fund bonds.....	35,000 00	50,400 00
Chicago, St. Paul, Minneapolis and Omaha Railroad consolidated mortgage bonds.....	25,000 00	30,250 00
Chicago, Milwaukee, and St. Paul Railroad (terminal) mortgage bonds.....	25,000 00	26,000 00
Chicago, Rock Island, and Pacific Railroad (extension and collateral) bonds.....	25,000 00	26,781 00
Chicago, Rock Island, and Pacific Railroad first mortgage bonds.....	20,000 00	27,200 00
Delaware, Lackawanna, and Western Railroad first mortgage bonds.....	2,000 00	2,700 00
Lake Shore and Michigan Southern Railroad consolidated mortgage bonds.....	25,000 00	31,875 00
Michigan Central Railroad first mortgage bonds.....	25,000 00	31,500 00
Metropolitan Elevated Railroad (N. Y. C.) first mortgage bonds.....	15,000 00	17,400 00
New York Central and Hudson Railroad first mortgage bonds.....	35,000 00	46,638 00
Market Street Cable Railroad (San Francisco) bonds.....	40,000 00	51,200 00
Powell Street Cable Railroad (San Francisco) bonds.....	25,000 00	30,000 00
Omnibus Cable Railroad (San Francisco) bonds.....	35,000 00	42,000 00
Spring Valley Waterworks (San Francisco) bonds.....	35,000 00	43,575 00
Contra Costa Waterworks (Oakland, Cal.) bonds.....	45,000 00	46,125 00
Oakland Gaslight (Oakland, Cal.) bonds.....	24,000 00	24,720 00
	\$685,750 00	\$702,698 27
Amount carried forward.....		\$1,014,102 27

UNION INSURANCE COMPANY—Continued.

Amount brought forward.....				\$1,014,102 27
Stocks hypothecated to the company as collateral security for cash loaned by the company:				
	Par Value.	Market Value.	Amt. Loaned.	
200 shares London, Paris, and American Bank stock.....	\$20,000 00	\$20,200 00	\$15,000 00	
186 shares Union Savings Bank (Oakland) stock.....	18,600 00	24,180 00	16,000 00	
14 shares Union National Bank (Oakland) stock.....	1,400 00	2,450 00		
	\$40,000 00	\$46,830 00	\$31,000 00	
Cash in office and in banks.....				31,000 00
Gross premiums in due course of collection.....				52,543 91
Bills receivable, <i>not matured</i> , taken for fire, marine, and inland risks.....				137,387 01
Due from other companies for reinsurance on losses already paid.....				33,244 65
				3,498 66
Total.....				\$1,271,776 50
LIABILITIES.				
Losses adjusted and unpaid.....			\$8,535 00	
Losses in process of adjustment.....			55,650 65	
Losses resisted.....			5,400 00	
				\$69,585 65
Gross premiums on fire risks running one year or less, \$504,-470 31; unearned premium, 50 per cent.....			\$252,235 15	
Gross premiums on fire risks running more than one year, \$212,439 74; unearned premium, pro rata.....			122,189 18	
Gross premiums on marine and inland navigation risks, \$3,-156 26; unearned premium, 100 per cent.....			3,156 26	
Gross premiums on marine time risks, \$44,928 44; unearned premium, 50 per cent.....			22,464 20	
				400,044 79
Unused balances of notes taken in advance for premiums.....				11,129 23
Cash dividends remaining unpaid.....				10 00
Due and accrued for salaries, rent, etc.....				7,407 34
Reinsurance.....				7,645 03
Commissions and brokerage due and to become due.....				5,075 00
Total liabilities, except capital stock.....				\$500,897 04
Surplus as regards policy holders.....				\$770,879 46
Capital stock paid up in cash.....				750,000 00
• Surplus over capital and all other liabilities.....				\$20,879 46
INCOME.				
		Fire.	Marine.	
Net cash received for premiums.....		\$719,745 71	\$95,999 33	\$815,745 04
Received for interest on mortgages.....				10,446 39
Received for interest and dividends on stocks and bonds, and from collateral loans.....				48,879 36
Received for rents.....				8,460 00
Total income.....				\$883,530 79
EXPENDITURES.				
		Fire.	Marine.	
Paid for losses, including \$59,621 05, losses in previous years.....		\$518,058 50	\$70,344 53	\$588,403 03
Cash dividends paid stockholders.....				29,990 00
Paid for commissions and brokerage.....				200,703 56
Salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....				50,152 59
Paid for taxes.....				19,101 06
All other payments and expenditures.....				67,206 24
Total expenditures.....				\$955,556 48

UNION INSURANCE COMPANY—Continued.

RISKS AND PREMIUMS.

	Fire Risks.	Premiums thereon.	Marine and Inland Risks.	Premiums thereon.
In force December 31, 1888 ..	\$48,214,946 00	\$611,372 11	\$1,761,576 00	\$98,695 69
Written or renewed in 1889 ..	66,932,447 00	939,051 08	14,017,308 00	177,048 05
Totals	\$115,147,393 00	\$1,550,423 19	\$15,778,884 00	\$275,743 74
Deduct expirations and can- cellations	58,056,096 00	773,488 73	14,354,637 00	190,373 62
In force December 31, 1889 ..	\$57,091,297 00	\$776,934 46	\$1,424,247 00	\$85,370 12
Deduct amount reinsured....	4,037,647 00	60,024 41	634,073 00	37,285 42
Net amount in force	\$53,053,650 00	\$716,910 05	\$790,174 00	\$48,084 70

PACIFIC MUTUAL LIFE INSURANCE COMPANY.

LOCATED AT SAN FRANCISCO—ORGANIZED DECEMBER, 1867.

GEORGE A. MOORE, President.

J. N. PATTON, Secretary.

Joint stock capital paid up in cash.....\$100,000 00

YEAR ENDING DECEMBER 31, 1889.

INCOME.		
Received for premiums for first year's insurance	{ Accident... \$272,933 74	
	{ Life..... 63,895 78	
Received for premiums for subsequent years' insurance.....	353,649 94	
Total	\$690,479 46	
Deduct amount paid for reinsurance.....	4,087 27	
Total premium income	\$686,392 19	\$686,392 19
Received for interest on mortgage loans.....		114,367 36
Received for interest on bonds and dividends on stock.....		4,381 80
Received for interest on premium notes.....		8,596 97
Received for interest on other debts due the company.....		3,112 68
Received for rents		2,698 64
Total income.....		\$819,549 64
DISBURSEMENTS.		
Paid for losses and additions	{ Accident..... \$148,377 31	
	{ Life..... 111,498 85	
Paid for matured endowments and additions.....	54,331 36	
Total	\$314,207 52	
Deduct amount received on reinsurance.....	1,244 64	
		\$312,962 88
Paid to annuitants.....		2,850 00
Paid for surrendered policies.....		65,026 22
Paid for dividends to policy holders.....		34,408 19
Paid for dividends to stockholders.....		10,000 00
Paid for commissions to agents.....		121,445 11
Paid for salaries and traveling expenses of agents.....		22,521 05
*Paid for medical examiners' fees.....		6,786 00
Paid for office salaries.....		38,596 57
Paid for taxes.....		5,832 63
Paid for rent.....		4,896 00
Paid for advertising.....		4,787 69
Paid for printing and stationery.....		6,534 55
Paid for legal fees.....		5,082 78
Paid for postage, subscription, and general expense.....		8,460 00
Profit and loss.....		1,332 34
Total disbursements.....		\$651,522 61
ASSETS.		
Value of real estate owned by the company.....		\$118,659 57
Loans on mortgages (first liens) on real estate.....		1,386,377 65
Loans secured by pledge of bonds, stocks, or other marketable collaterals.....		4,540 99
Premium notes on policies in force.....		56,025 16
Cash loans to policy holders on this company's policies assigned as collateral.....		25,070 49
Cash value of stocks and bonds owned by the company.....		189,122 50
Cash in office and in banks.....		122,757 06
Interest due and accrued on mortgage loans.....		60,554 45
Interest accrued on stocks and bonds.....		2,568 00
Interest accrued on collateral loans.....		2,127 50
Interest accrued on premium notes.....		3,740 50
Amount carried forward.....		\$1,971,543 87

PACIFIC MUTUAL LIFE INSURANCE COMPANY—Continued.

Amount brought forward.....							\$1,971,543 87
Gross premiums due and unreported on policies in force December 31, 1889.....	Life.	Accident.					
	\$60,962 36						
Gross deferred premiums on policies in force December 31, 1889.....	26,506 14						
Total.....	\$87,468 50	\$93,065 61					
Deduct loading on above gross amount.....	17,493 70	23,266 40					
							139,774 01
Total admitted assets.....							\$2,111,317 88
LIABILITIES.							
Claims for death losses due and unpaid.....		\$5,500 00					
Claims for death losses and matured endowments in process of adjustment.....		10,574 00					
Claims for death losses resisted.....		5,000 00					
							\$21,074 00
Net present value of all outstanding policies in force on December 31, 1889, computed according to the American Experience Table of Mortality, with interest at 4½ per cent.....							1,679,864 00
Reserve on accident policies in force on December 31, 1889.....							132,762 00
Total liabilities.....							\$1,833,700 00
Surplus as regards policy holders.....							277,617 88
PREMIUM NOTE ACCOUNT.							
Premium notes on hand December 31, 1888.....		\$52,576 98					
Premium notes received during the year.....		40,740 20					
Total.....							\$93,317 18
Premium notes used in payment of losses and claims.....		\$3,807 06					
Premium notes used in purchase of surrendered policies.....		3,972 19					
Premium notes used in payment of dividends to policy holders.....		1,379 22					
Premium notes redeemed by the maker in cash.....		28,133 55					
							37,292 02
Balance of premium notes December 31, 1889.....							\$56,025 16

EXHIBIT OF POLICIES.

	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTHER POLICIES.		TOTAL NUMBERS AND AMOUNTS.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
In force December 31, 1888.....	3,020	\$7,986,884	467	\$1,319,204	170	\$366,800	3,657	\$9,672,888
New policies issued.....	701	1,799,180	193	550,168	3	3,500	897	2,344,848
Old policies revived.....	13	40,500	1	1,500			14	42,000
Old policies increased.....		1,870	1	13,194		1,018	1	16,082
Additions.....		4,840		3,918				8,758
Totals.....	3,734	\$9,825,274	662	\$1,887,984	173	\$371,318	4,569	\$12,084,576
Deduct policies ceased to be in force:								
By death.....	40	\$106,493			2	\$2,000	42	\$108,493
By maturity.....			4	\$37,358			4	37,358
By surrender.....	69	287,000	15	47,500			84	280,500
By lapse.....	215	498,000	47	141,000	2	5,000	264	644,000
By change and decrease.....	1	20,500					1	20,500
Not taken.....	81	218,625	23	94,000			104	312,625
Total terminated.....	406	\$1,080,618	89	\$315,858	4	\$7,000	499	\$1,403 476
Net numbers and amounts in force December 31, 1889.....	3,328	\$8,744,656	573	\$1,572,126	169	\$364,318	4,070	\$10,681,100
Policies reinsured.....	2	28,471					2	28,471

PACIFIC SURETY COMPANY.

LOCATED AT SAN FRANCISCO—ORGANIZED MAY, 1885.

WALLACE EVERSON, President.

A. P. REDDING, Secretary.

Joint stock capital paid up in cash.....\$100,000 00

YEAR ENDING DECEMBER 31, 1889.

ASSETS.			
Loans on mortgages (first liens) upon which not more than one year's interest is due			\$100,850 00
Interest due and accrued on all said mortgage loans			2,539 70
Cash in office and in banks			32,216 66
Interest due and accrued on savings bank deposits			1,038 13
Gross premiums in due course of collection			3,699 72
Total			\$140,344 21
LIABILITIES.			
Losses in process of adjustment	\$8,000 00		
Losses resisted	2,819 23		
			\$10,819 23
Gross premiums on guarantee risks running one year or less, \$20,943 19; unearned premium, 50 per cent.	\$10,471 60		
Gross premiums on accident risks running one year or less, \$9,720 04; unearned premium, 50 per cent.	4,860 02		
			15,331 62
Cash dividends remaining unpaid			335 00
Commissions and brokerage due and to become due			503 13
Total liabilities, except capital stock			\$26,988 98
Surplus as regards policy holders			\$113,355 23
Capital stock paid up in cash			100,000 00
Surplus over capital and all other liabilities			\$13,355 23
INCOME.			
	Guarantee.	Accident.	
Net cash received for premiums	\$23,266 81	\$10,302 63	\$33,569 44
Received for interest on mortgages			7,661 92
Received for interest and dividends from savings banks			1,475 41
Received for rents			120 00
Total income			\$42,726 77
EXPENDITURES.			
	Guarantee.	Accident.	
Paid for losses	\$5,536 75	\$3,070 03	\$8,606 78
Cash dividends paid stockholders			7,665 00
Paid for commissions and brokerage			3,726 49
Salaries, fees, and all other charges of officers, clerks, agents, and all other employés			9,483 38
Paid for taxes			1,417 44
All other payments and expenditures			3,955 06
Total expenditures			\$31,854 75

PACIFIC SURETY COMPANY—Continued.

RISKS AND PREMIUMS.

	Guarantee Risks.	Premiums thereon.	Accident Risks.	Premiums thereon.
In force December 31, 1888	\$2,728,895 00	\$19,039 15	\$1,790,500 00	\$10,534 38
Written or renewed in 1889	4,723,473 00	28,074 05	2,028,000 00	11,575 84
Totals.....	\$7,452,368 00	\$47,113 20	\$3,818,500 00	\$22,110 22
Deduct expirations and cancel- lations	3,625,441 00	26,170 01	2,095,000 00	12,390 18
In force December 31, 1889	\$3,826,927 00	\$20,943 19	\$1,723,500 00	\$9,720 04

CALIFORNIA TITLE INSURANCE AND TRUST COMPANY.

LOCATED AT SAN FRANCISCO—ORGANIZED FEBRUARY, 1886.

GEORGE T. MARYE, Jr., President.

MILTON B. CLAPP, Secretary.

Joint stock capital paid up in cash.....\$250,000 00

YEAR ENDING DECEMBER 31, 1889.

ASSETS.	
Value of real estate owned by the company	\$14,272 67
Loans on mortgages (first liens) upon which not more than one year's interest is due	126,350 50
Cash in office and in bank	3,442 15
Plant	125,000 00
Total	\$269,065 32
LIABILITIES.	
Surplus fund, as required by the law authorizing the formation of Title Insurance companies	\$18,470 65
Total liabilities, except capital stock	\$18,470 65
Surplus as regards policy holders	\$250,594 67
Capital stock paid up in cash	250,000 00
Surplus over capital and all other liabilities	\$594 67
INCOME.	
Net cash received for premiums	\$35,282 50
Received for interest on mortgages	7,777 43
Received from all other sources	6,734 02
Total income	\$49,793 95
EXPENDITURES.	
Paid for commissions and brokerage	\$1,900 65
Salaries, fees, and all other charges of officers, clerks, agents, and all other employes	32,752 06
Paid for taxes	2,133 85
All other payments and expenditures	5,497 80
Total expenditures	\$42,284 36

RISKS AND PREMIUMS.

	Title Insurance Risks.	Premiums thereon.
In force December 31, 1888	\$4,915,831 00	\$38,000 00
Written or renewed in 1889	4,483,267 00	35,282 50
Totals	\$9,399,098 00	\$73,282 50
Deduct expirations and cancellations	600,535 00	4,662 00
In force December 31, 1889	\$8,798,563 00	\$68,620 50

TABLE NO. 12.

Summary of Assets, Liabilities, Income, Expenditures, etc., of Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1889.—California Companies.

NAME.	Location.	Cash Capital Paid Up.	Assets.	Liabilities, Capital not Included.	Income.	Expenditures.	Losses Incurred during the Year.	Net Surplus.
Alta Fire	Stockton	\$200,000 00	\$235,736 28	\$34,159 37	\$109,022 66	\$110,299 32	\$72,837 57	\$1,635 91
Anglo-Nevada	San Francisco	2,000,000 00	2,561,864 11	522,818 49	1,017,073 49	1,156,785 71	706,988 77	44,045 62
California	San Francisco	600,000 00	1,247,124 00	510,420 22	758,309 45	835,149 56	541,182 23	136,704 38
Commercial	San Francisco	200,000 00	400,003 99	193,063 20	435,150 61	524,807 87	357,975 43	12,340 79
Fireman's Fund	San Francisco	1,000,000 00	2,433,717 79	947,279 54	1,347,647 08	1,265,190 44	765,220 27	486,438 25
Home Mutual	San Francisco	300,000 00	821,517 09	276,632 68	389,971 75	409,991 45	201,609 28	244,884 41
Oakland Home	Oakland	200,000 00	461,688 94	207,100 26	378,719 48	352,707 35	211,359 88	54,588 68
Southern California	Los Angeles	200,000 00	318,332 63	110,840 85	168,024 73	173,284 98	90,563 36	7,491 78
State Investment	San Francisco	400,000 00	543,395 81	143,569 09	251,927 37	273,545 43	155,891 78	32,637 35
Sun	San Francisco	300,000 00	515,020 73	182,383 38	288,487 89	309,125 68	204,719 24	20,879 46
Union	San Francisco	750,000 00	1,271,776 50	500,897 04	883,530 79	955,556 48	584,367 63	
Totals		\$6,150,000 00	\$10,821,237 47	\$3,629,764 12	\$6,087,865 30	\$6,306,444 27	\$3,893,215 44	\$1,041,646 63

TABLE No. 13.

Showing the various items composing the Assets of Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1883—
California Companies.

NAME.	Location.	Real Estate.	Loans on Bonds and Mortgages.	Stocks and Bonds Owned by the Company.	Loans on Stocks and other Securities as Collateral.	Cash in Office and Banks.
Alta Fire	Stockton	-----	\$154,743 95	\$4,200 00	-----	\$30,807 74
Anglo-Nevada	San Francisco	-----	973,750 00	1,107,362 50	-----	180,933 27
California	San Francisco	\$106,000 00	16,506 27	573,739 50	-----	386,992 08
Commercial	San Francisco	3,636 90	139,125 00	120,025 00	-----	11,790 34
Fireman's Fund	San Francisco	300,000 00	270,850 00	1,145,225 00	\$285,250 00	135,971 28
Home Mutual	San Francisco	136,875 00	351,983 00	103,370 00	-----	72,707 35
Oakland Home	Oakland	92,000 00	115,726 83	41,000 00	-----	72,647 88
Southern California	Los Angeles	80,131 53	142,439 18	-----	-----	31,340 46
State Investment	San Francisco	145,000 00	190,890 00	71,200 00	-----	47,085 47
Sun	San Francisco	90,000 00	191,597 32	87,300 07	45,000 00	16,859 47
Union	San Francisco	125,000 00	186,250 00	702,698 27	31,000 00	52,543 91
Totals	-----	\$1,078,603 43	\$2,733,861 55	\$4,076,240 34	\$361,250 00	\$1,039,805 85
NAME.	Location.	Interest Due and Accrued.	Premiums in Course of Collection.	Bills Receivable, not Matured, taken for Marine and Inland Risks.	All other Assets.	Total Assets.
Alta Fire	Stockton	\$8,677 50	\$35,946 09	\$1,300 00	-----	\$235,735 28
Anglo-Nevada	San Francisco	32,376 56	204,324 03	3,700 80	\$4,350 95	2,566,864 11
California	San Francisco	725 60	127,478 15	35,682 40	-----	1,247,124 60
Commercial	San Francisco	678 60	80,156 75	4,881 40	45,750 00	406,003 99
Fireman's Fund	San Francisco	5,114 92	229,617 43	58,701 35	11,987 81	2,433,717 77
Home Mutual	San Francisco	9,403 45	87,118 29	-----	-----	821,517 09
Oakland Home	Oakland	2,787 36	111,363 76	-----	26,163 11	461,688 94
Southern California	Los Angeles	8,767 11	55,536 31	-----	118 01	318,332 63
State Investment	San Francisco	1,143 80	87,891 44	-----	185 00	548,305 81
Sun	San Francisco	7,715 87	50,597 56	23,732 93	2,157 51	515,020 73
Union	San Francisco	154 00	137,387 01	33,244 65	3,498 66	1,271,776 50
Totals	-----	\$77,544 87	\$1,198,416 85	\$101,303 53	\$94,211 05	\$10,821,237 47

TABLE NO. 14.

Showing the various items composing the Liabilities, except Capital Stock, of Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1889—California Companies.

NAME.	Location.	Losses Adjusted.	Losses Unadjusted.	Losses Resisted.	Cash Dividends Remaining Unpaid.	Fire Reinsur- ance.
Alta Fire	Stockton	\$16,879 58	\$51,210 51	-----	-----	\$32,821 52
Anglo-Nevada	San Francisco	67,656 00	19,300 00	-----	-----	430,145 54
California	San Francisco	-----	31,154 81	\$6,880 00	-----	351,926 57
Commercial	San Francisco	26,845 59	68,235 61	-----	-----	151,832 66
Fireman's Fund	San Francisco	7,309 00	2,450 00	600 00	-----	745,415 63
Home Mutual	San Francisco	6,886 70	16,395 34	5,994 86	-----	251,182 68
Oakland	Oakland	3,150 00	3,150 00	1,886 40	-----	165,124 54
Oakland Home	Los Angeles	6,416 26	985 00	1,800 00	-----	91,566 06
Southern California	San Francisco	4,736 61	30,719 23	-----	253 00	131,389 91
State Investment	San Francisco	-----	-----	-----	-----	116,081 40
Sun	San Francisco	-----	55,650 65	5,400 00	10 00	374,424 33
Union	San Francisco	8,535 00	\$279,251 15	\$30,456 26	-----	\$2,841,620 84
Totals	-----	\$145,264 74	-----	-----	\$1,995 50	-----
NAME.	Location.	Marine Reinsurance.	All other Claims.	Total Liabilities, Capital Stock not included.	Net Surplus.	
Alta Fire	Stockton	-----	\$1,337 85	\$34,159 37	\$1,635 91	
Anglo-Nevada	San Francisco	\$17,471 65	7,111 81	522,818 49	44,045 62	
California	San Francisco	58,559 95	6,397 70	510,420 22	136,704 38	
Commercial	San Francisco	7,580 42	3,095 31	193,663 20	12,340 79	
Fireman's Fund	San Francisco	52,203 34	46,654 37	917,279 54	486,438 25	
Home Mutual	San Francisco	-----	14,500 00	276,632 68	244,884 41	
Oakland	Oakland	-----	11,587 32	207,100 26	54,588 68	
Oakland Home	Los Angeles	-----	7,822 13	110,840 85	7,491 78	
Southern California	San Francisco	4,394 57	4,394 57	143,569 09	-----	
State Investment	San Francisco	25,722 10	9,840 65	182,383 38	32,637 35	
Sun	San Francisco	25,620 46	31,256 60	500,897 04	20,879 46	
Union	San Francisco	-----	-----	-----	-----	-----
Totals	-----	\$187,157 32	\$144,018 31	\$3,629,764 12	-----	\$1,041,646 63

TABLE No. 15.

Showing the various items composing the Incomes of Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1889—California Companies.

NAME.	Location.	Fire Premiums.	Marine and Inland Premiums.	Interest on Bonds and Mortgages.	Interest and Dividends from Other Sources.	Rents.	From all Other Sources.	Total Income.
Alta Fire.....	Stockton.....	\$52,541 75	---	\$6,480 91	---	---	\$50,000 00	\$109,022 66
Anglo-Nevada.....	San Francisco.....	806,161 62	\$86,277 66	50,315 30	\$74,268 91	---	---	1,017,073 49
California.....	San Francisco.....	532,042 41	173,372 97	1,132 86	48,736 11	\$600 00	\$2,435 10	758,309 45
Commercial.....	San Francisco.....	372,687 55	26,474 34	11,861 89	24,126 83	---	60,000 00	495,150 61
Fireman's Fund.....	San Francisco.....	1,072,680 53	165,108 31	15,003 04	74,073 01	20,182 19	---	1,347,647 08
Home Mutual.....	San Francisco.....	345,120 09	---	31,027 96	10,870 00	2,953 70	---	389,971 75
Oakland Home.....	Oakland.....	353,067 26	---	11,632 22	2,920 00	5,040 00	---	378,719 48
Southern California.....	Los Angeles.....	150,431 79	---	11,275 34	---	4,317 60	1,800 00	168,024 73
State Investment.....	San Francisco.....	223,943 61	---	14,607 98	3,289 93	10,062 85	---	251,927 37
San.....	San Francisco.....	181,870 87	80,714 33	14,065 09	6,255 00	5,612 00	---	288,487 89
Union.....	San Francisco.....	719,745 71	95,999 33	10,446 39	48,879 36	8,460 00	---	883,530 79
Totals.....	---	\$4,816,516 19	\$627,946 94	\$178,529 58	\$293,109 15	\$57,228 34	\$114,235 10	\$6,087,865 30

TABLE No. 16.

Showing the various items composing the Expenditures of Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1889—California Companies.

NAME.	Location.	Fire Losses.	Marine Losses.	Dividends.	Commissions and Brokerage.	Office Salaries.	State and Local Taxes.	All Other Expenditures.	Total Expenditures.
Alta Fire.....	Stockton.....	\$72,837 57	---	---	\$9,231 07	\$13,477 11	\$1,662 24	\$13,091 33	\$110,299 32
Anglo-Nevada.....	San Francisco.....	638,321 49	\$52,287 26	\$30,000 00	162,143 66	85,963 59	10,387 28	117,082 43	1,156,785 71
California.....	San Francisco.....	390,502 16	145,031 17	36,000 00	127,627 14	50,697 92	18,690 30	66,591 87	835,149 56
Commercial.....	San Francisco.....	335,625 80	15,421 26	12,000 00	85,576 69	34,391 48	8,377 17	31,814 47	524,807 87
Fireman's Fund.....	San Francisco.....	629,819 06	98,988 01	120,000 00	168,498 65	108,135 95	17,639 45	121,969 29	1,265,190 44
Home Mutual.....	San Francisco.....	192,375 28	---	36,000 00	90,315 54	40,446 75	7,622 93	43,180 95	409,991 45
Oakland Home.....	Oakland.....	198,002 11	---	17,833 34	61,395 26	29,969 69	3,236 90	42,270 05	352,707 95
Southern California.....	Los Angeles.....	88,575 68	---	12,000 00	33,299 73	14,246 50	2,813 67	22,349 50	173,284 38
State Investment.....	San Francisco.....	155,111 28	---	726 00	30,787 63	32,355 48	4,993 90	29,601 14	273,545 43
San.....	San Francisco.....	138,158 63	55,196 14	15,000 00	46,221 22	29,748 09	3,132 60	22,639 00	309,125 68
Union.....	San Francisco.....	518,058 50	70,344 53	29,990 00	200,703 56	50,152 59	19,101 06	67,206 24	955,556 48
Totals.....	---	\$3,357,388 46	\$438,238 40	\$369,549 34	\$1,035,050 15	\$490,185 15	\$97,636 50	\$578,396 27	\$6,306,444 27

TABLE No. 17.

Showing amount of Risks Written, Premiums Received, and amount of Risks in Force, on the thirty-first day of December, 1889, with Premiums thereon, of Fire and Marine Insurance Companies doing business in California—California Companies.

NAME.	Location.	RISKS WRITTEN DURING THE YEAR.			
		Fire.	Premiums.	Marine.	Total Premiums.
Alta Fire	Stockton	\$4,809,815 00	\$85,906 41	---	\$85,906 41
Anglo-Nevada	San Francisco	78,813,983 00	1,266,715 10	\$19,993,937 00	1,428,480 59
California	San Francisco	50,246,562 00	682,580 95	13,305,494 00	944,795 28
Commercial	San Francisco	29,791,940 00	462,618 20	2,386,985 00	497,905 09
Fireman's Fund	San Francisco	107,772,535 00	1,477,065 26	14,697,305 00	1,770,826 97
Home Mutual	San Francisco	23,035,471 00	428,782 99	---	428,782 99
Oakland Home	Oakland	31,708,005 00	547,907 24	---	547,907 24
Southern California	Los Angeles	12,989,200 00	236,781 49	---	236,781 49
State Investment	San Francisco	18,384,171 00	326,120 42	---	326,120 42
Sun	San Francisco	19,739,507 00	263,563 72	5,234,251 00	403,712 96
Union	San Francisco	66,932,447 00	939,951 08	14,017,308 00	1,116,069 13
Totals	---	\$444,227,356 00	\$6,717,092 86	\$69,705,280 00	\$7,787,018 57
NAME.	Location.	RISKS IN FORCE DECEMBER 31, 1889.			
		Fire.	Premiums.	Marine.	Total Premiums.
Alta Fire	Stockton	\$3,001,804 00	\$58,710 91	---	\$58,710 91
Anglo-Nevada	San Francisco	56,536,956 00	835,415 32	\$1,436,758 00	859,373 98
California	San Francisco	47,045,423 00	684,207 17	2,106,654 00	758,633 12
Commercial	San Francisco	21,042,931 00	294,815 24	283,463 00	94,425 95
Fireman's Fund	San Francisco	107,874,536 00	1,429,032 30	14,444,758 00	308,233 09
Home Mutual	San Francisco	26,779,113 00	492,706 19	---	1,527,833 35
Oakland Home	Oakland	19,783,850 00	322,735 10	---	492,706 19
Southern California	Los Angeles	10,213,578 00	178,276 64	---	322,735 10
State Investment	San Francisco	15,546,509 00	240,254 26	---	178,276 64
Sun	San Francisco	15,888,939 00	223,155 24	779,191 00	240,254 26
Union	San Francisco	53,053,650 00	716,910 05	790,174 00	271,584 69
Totals	---	\$376,827,289 00	\$5,476,218 42	\$6,850,998 00	764,994 75
					\$5,803,336 08

TABLE No. 18.

Summary of Assets, Liabilities, Income, Expenditures, etc., and amount of Surplus over Capital Stock, of Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1889—Companies of other States.

NAME.	Location.	Cash. Capital Paid Up.	Assets.	Liabilities, Capital not Included.	Income.
Etna	Hartford	\$4,000,000 00	\$10,071,509 65	\$2,388,380 51	\$3,261,236 51
Agricultural	Watertown, New York	500,000 00	2,168,803 61	1,317,575 24	913,656 79
Amazon	Cincinnati	300,000 00	555,476 15	186,798 19	250,347 88
American	Newark	600,000 00	2,048,584 12	433,731 01	514,308 18
American	Boston	300,000 00	595,887 81	185,357 16	281,852 50
American	St. Louis	600,000 00	1,344,353 49	503,634 91	597,044 17
American Central	Philadelphia	500,000 00	2,642,639 97	1,733,053 18	1,772,573 19
American Fire	New York	500,000 00	1,360,842 03	476,671 63	638,653 26
American Fire	Boston	557,200 00	906,129 20	242,815 43	311,199 65
Boylston	Boston	200,000 00	1,374,765 79	350,462 60	460,088 76
Buffalo German	Buffalo	200,000 00	462,976 60	64,464 05	107,025 49
Citizens	St. Louis	300,000 00	1,166,496 92	563,600 80	671,005 52
Citizens	New York	200,000 00	544,166 97	292,157 94	383,883 55
Concordia Fire	Milwaukee	1,000,000 00	2,347,632 99	825,438 03	1,167,803 59
Connecticut Fire	Hartford	1,000,000 00	5,217,773 91	2,746,070 02	2,439,448 42
Continental	New York	200,000 00	285,872 98	52,566 76	68,465 55
Denver	Denver	200,000 00	406,203 97	130,189 45	172,213 92
Farragut Fire	New York	300,000 00	600,425 22	333,511 96	437,127 20
Fire Association of New York	New York	500,000 00	4,587,869 67	3,193,101 46	1,792,933 45
Fire Association of Philadelphia	Philadelphia	378,000 00	626,153 43	123,512 25	187,748 56
Firemen's	Baltimore	600,000 00	1,720,158 41	233,672 89	377,085 84
Firemen's	Newark	400,000 00	3,174,357 04	1,804,332 51	607,415 85
Franklin Fire	Philadelphia	200,000 00	2,452,621 09	1,796,607 84	1,430,200 43
German	Freeport, Illinois	1,000,000 00	5,644,346 91	2,292,155 79	2,040,476 40
German-American	New York	200,000 00	285,319 86	71,284 01	159,314 25
Germania	New Orleans	1,000,000 00	2,905,136 64	1,207,073 14	1,298,056 46
Germania Fire	New York	300,000 00	1,482,916 60	625,339 41	439,631 99
Grard Fire and Marine	Philadelphia	200,000 00	1,791,770 08	588,690 76	598,350 28
Glen's Falls	Glen's Falls, New York	200,000 00	456,673 12	231,727 13	283,006 74
Granite State Fire	Portsmouth, New Hampshire	200,000 00	2,559,823 47	1,030,888 75	1,271,998 95
Hanover Fire	New York	1,000,000 00	6,142,454 49	2,436,375 74	3,059,533 53
Hartford Fire	Hartford	3,000,000 00	8,931,159 61	4,666,898 33	4,720,581 60
Hone	New York	3,000,000 00	8,659,277 08	3,331,467 81	4,393,355 50
Insurance Company of North America	Philadelphia	200,000 00	718,452 77	462,765 44	372,483 54
Insurance Co. of the State of Pennsylvania	Philadelphia	200,000 00			

Liberty	New York	800,000 00	1,377,982 49	587,186 02	777,497 58
Manufacturers and Builders Fire	New York	200,000 00	501,118 21	186,963 55	233,316 30
Mechanics	Newark	400,000 00	1,554,458 37	677,077 82	874,246 75
Michigan Fire and Marine	Detroit	400,000 00	735,115 50	233,724 27	434,494 59
Mutual Fire	New York	200,000 00	1,298,985 44	618,016 05	979,869 56
National Fire	New York	1,000,000 00	403,354 59	178,677 58	229,850 32
National Fire	Hartford	250,000 00	2,443,437 33	890,422 35	1,132,957 65
Newark Fire	Newark	600,000 00	730,039 53	193,135 18	235,925 78
New Hampshire Fire	Manchester	600,000 00	1,588,816 66	645,336 85	803,961 70
Niagara Fire	New York	500,000 00	2,490,654 02	1,408,515 31	1,691,327 21
Northwestern National	Milwaukee	600,000 00	1,304,799 08	564,320 66	617,328 70
Oregon Fire and Marine	Portland	220,100 00	342,443 44	54,211 10	107,680 96
Orient	Hartford	1,000,000 00	1,836,722 33	677,887 89	917,554 88
Pacific Fire	New York	200,000 00	714,852 02	209,761 20	261,557 16
Pennsylvania Fire	Philadelphia	400,000 00	3,329,935 81	1,514,111 15	1,214,384 82
People's Fire	Manchester, New Hampshire	250,000 00	623,333 31	332,328 46	488,362 83
Phoenix	Brooklyn	1,000,000 00	5,308,279 92	3,808,025 73	3,916,864 64
Phoenix	Hartford	2,000,000 00	5,305,004 23	2,003,708 84	2,778,950 25
Providence-Washington	Providence, Rhode Island	400,000 00	1,144,316 12	657,042 00	965,169 82
Rochester German	Rochester, New York	200,000 00	751,384 86	332,864 06	427,448 41
Security	New Haven	250,000 00	660,453 62	332,517 25	487,863 30
Southern	New Orleans	300,000 00	502,376 52	177,119 42	416,717 42
Springfield Fire and Marine	Springfield, Massachusetts	1,500,000 00	3,410,982 94	1,390,473 28	1,807,996 28
St. Paul Fire and Marine	St. Paul	500,000 00	1,713,904 60	743,970 08	1,065,824 48
Teutonia	New Orleans	250,000 00	442,765 46	95,603 00	181,986 93
Traders	Chicago	500,000 00	1,334,267 64	428,215 22	580,053 65
Union	Philadelphia	250,000 00	530,558 73	265,846 36	481,291 75
United States Fire	New York	250,000 00	651,403 85	165,591 06	217,269 74
Westchester Fire	New York	300,000 00	1,521,706 53	816,318 93	929,155 28
Williamsburg City Fire	Brooklyn	250,000 00	1,393,311 55	407,296 20	590,923 41
Totals		\$39,755,300 00	\$132,287,056 38	\$57,956,727 19	\$63,999,869 65

TABLE No. 18—Continued.

NAME.	Location.	Expenditures.	Losses Incurred during the Year.	Net Surplus.
<i>Etna</i>	Hartford.....	\$3,255,543 29	\$1,647,396 30	\$3,683,129 14
Agricultural.....	Watertown, New York.....	800,864 42	395,200 00	351,228 37
Amazon.....	Cincinnati.....	238,176 42	135,113 22	68,677 96
American.....	Newark.....	447,155 50	225,041 16	1,014,853 11
American Central.....	Boston.....	327,212 97	210,531 84	110,530 65
American Fire.....	St. Louis.....	597,321 37	320,100 90	240,718 58
American Fire.....	Philadelphia.....	1,620,932 12	1,021,228 98	409,616 79
Boylston.....	New York.....	185,121 21	413,286 36	424,170 40
Buffalo German.....	Boston.....	364,261 12	214,080 03	106,113 77
Citizens.....	Buffalo.....	421,208 48	248,085 56	824,303 19
Citizens.....	St. Louis.....	100,401 62	57,731 00	198,512 55
Concordia Fire.....	New York.....	663,106 13	382,187 52	302,896 12
Connecticut Fire.....	Milwaukee.....	413,043 61	243,055 80	52,009 03
Continental.....	Hartford.....	1,131,312 86	634,878 89	522,254 96
Denver.....	New York.....	2,333,981 32	1,200,797 93	1,471,703 89
Farragut Fire.....	Denver.....	53,163 72	9,647 86	33,306 22
Fire Association of New York.....	New York.....	171,135 54	75,995 68	77,014 52
Fire Association of Philadelphia.....	New York.....	387,628 32	319,888 91	894,768 21
Firemen's.....	Philadelphia.....	1,759,645 56	1,018,712 69	125,141 18
Firemen's.....	Baltimore.....	163,139 63	83,346 00	886,485 52
Franklin Fire.....	Newark.....	428,074 21	236,618 64	970,024 53
German.....	Philadelphia.....	637,957 78	286,693 05	456,013 25
German-American.....	Freeport, Illinois.....	1,291,154 00	716,221 71	2,352,191 12
Germania.....	New York.....	2,322,111 72	1,454,916 60	14,034 85
Girard Fire and Marine.....	New Orleans.....	144,235 12	93,148 63	758,003 50
Glen's Falls.....	New York.....	1,148,890 35	692,424 44	557,577 19
Granite State Fire.....	Philadelphia.....	445,145 19	224,019 59	1,003,049 32
Hanover Fire.....	Glen's Falls, New York.....	473,597 29	254,258 88	21,915 99
Hartford Fire.....	Portsmouth, New Hampshire.....	241,760 38	172,978 99	528,934 72
Home.....	New York.....	1,251,371 13	708,025 50	2,456,078 75
Insurance Company of North America.....	Hartford.....	2,804,554 41	1,608,892 84	1,264,201 23
Insurance Company of the State of Pennsylvania.....	New York.....	4,806,594 10	3,002,514 51	2,327,809 27
Liberty.....	Philadelphia.....	4,355,631 18	2,779,207 82	55,687 33
Manufacturers and Builders Fire.....	Philadelphia.....	354,074 38	240,347 25	115,154 69
Merchants.....	New York.....	830,218 50	533,523 35	477,880 53
Michigan Fire and Marine.....	Newark.....	234,794 46	123,969 65	502,940 78
	Detroit.....	828,523 78	592,940 78	101,391 23
		430,081 38	303,605 58	

Mutual Fire.....	New York.....	1,110,212 60	751,557 46	630,968 99
National Fire.....	New York.....	252,883 41	181,130 91	21,087 01
National Fire.....	Hartford.....	1,021,223 03	566,701 79	553,514 98
Newark Fire.....	Newark.....	229,353 89	154,532 28	286,904 35
New Hampshire Fire.....	Manchester.....	738,417 66	468,447 27	323,479 81
Ningara Fire.....	New York.....	1,632,829 62	1,006,379 36	382,138 71
Northwestern National.....	Milwaukee.....	578,018 40	369,167 45	310,478 42
Oregon Fire and Marine.....	Portland.....	128,009 11	93,702 58	68,132 34
Orient.....	Hartford.....	883,083 00	548,970 26	158,834 44
Pacific Fire.....	New York.....	283,523 10	174,540 01	305,000 82
Pennsylvania Fire.....	Philadelphia.....	1,012,088 18	580,000 00	1,415,824 66
People's Fire.....	Manchester, New Hampshire.....	442,433 83	286,433 55	41,264 86
Phoenix.....	Brooklyn.....	3,370,156 90	1,875,159 24	440,250 19
Phoenix.....	Hartford.....	2,737,718 65	1,401,032 22	1,301,235 39
Providence-Washington.....	Providence, Rhode Island.....	1,022,823 83	634,018 79	87,253 52
Rochester German.....	Rochester, New York.....	394,054 18	224,078 43	218,520 80
Security.....	New Haven.....	480,823 37	322,067 70	57,936 37
Southern.....	New Orleans.....	353,012 28	219,593 95	25,257 10
Springfield Fire and Marine.....	Springfield, Massachusetts.....	1,078,896 38	1,045,647 83	520,509 66
St. Paul Fire and Marine.....	St. Paul.....	1,036,996 08	644,550 01	469,333 92
Teutonia.....	New Orleans.....	151,855 36	110,206 00	97,159 46
Traders.....	Chicago.....	627,091 36	415,735 65	406,052 42
Union.....	Philadelphia.....	495,796 61	435,671 33	14,712 37
United States Fire.....	New York.....	225,953 59	105,287 48	235,812 79
Westchester Fire.....	New York.....	848,092 07	474,788 53	405,387 60
Williamsburg City Fire.....	Brooklyn.....	571,059 69	277,054 67	646,015 35
Totals.....		\$51,493,290 75	\$36,355,305 35	\$34,617,688 06

TABLE No. 19.

Showing the various items composing the Assets of Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1889—Companies of other States.

NAME.	Location.	Real Estate.	Loans on Bonds and Mortgages.	Stocks and Bonds Owned by the Company.	Loans on Stocks and Other Collateral Securities.	Cash in Office and in Banks.
<i>Etna</i>	Hartford.....	\$345,000 00	\$43,200 00	\$8,549,750 00	\$6,570 00	\$713,607 79
<i>Agricultural</i>	Watertown, N. Y.....	171,118 80	1,245,603 05	341,014 00	62,524 91	197,847 39
<i>Anazon</i>	Cincinnati.....	90,150 00	19,529 87	243,551 50	139,400 00	26,459 00
<i>American</i>	Newark.....	349,814 45	1,248,773 78	328,575 00	45,306 25	67,455 96
<i>American</i>	Boston.....	500,000 00	993,703 40	496,524 59	125,000 00	13,379 26
<i>American Central</i>	St. Louis.....	230,100 00	24,220 00	555,000 00	150,000 00	70,336 24
<i>American Fire</i>	Philadelphia.....	5,000 00	174,360 00	1,090,149 56	150,000 00	129,326 09
<i>American Fire</i>	New York.....	291,240 04	446,025 00	935,897 00	139,750 00	81,605 80
<i>Boylston</i>	Boston.....	1,000 00	74,000 00	506,784 00	103,000 00	66,533 18
<i>Buffalo German</i>	Buffalo.....	131,000 00	324,405 00	394,707 15	117,000 00	59,366 52
<i>Citizens</i>	St. Louis.....	87,550 00	724,000 00	321,500 00	5,050 00	55,701 33
<i>Citizens</i>	New York.....	684,250 00	218,195 00	458,400 00	368,850 00	30,077 00
<i>Concordia Fire</i>	Milwaukee.....	6,000 00	22,000 00	145,625 00	4,300 00	31,943 79
<i>Connecticut Fire</i>	Hartford.....	112,700 00	1,409,112 02	1,338,641 00	40,000 00	93,384 52
<i>Continental</i>	New York.....	146,875 00	889,225 59	3,711,066 00	26,250 00	276,999 95
<i>Denver</i>	Denver.....	6,000 00	22,000 00	321,977 00	7,000 00	20,856 83
<i>Farragut Fire</i>	New York.....	112,700 00	1,409,112 02	499,089 40	113,025 00	24,589 12
<i>Fire Association of New York</i>	New York.....	146,875 00	889,225 59	2,634,583 50	3,650 00	56,453 37
<i>Fire Association of Philadelphia</i>	Philadelphia.....	121,381 08	574,681 34	437,547 18	9,006 56	112,613 14
<i>Firemen's</i>	Baltimore.....	316,150 00	1,363,632 44	673,909 12	1,040,200 00	3,891 46
<i>Firemen's</i>	Newark.....	15,000 00	6,175 00	1,088,353 25	55,899 50	84,730 50
<i>Franklin Fire</i>	Philadelphia.....	66,814 84	120,500 00	273,559 87	33,625 00	232,196 07
<i>German</i>	Freeport, Ill.....	580,000 00	678,033 33	5,143,175 00	15,500 00	173,200 82
<i>German-American</i>	New York.....	296,000 00	643,150 37	109,258 50	3,000 00	24,835 44
<i>Germania</i>	New Orleans.....	30,239 06	124,350 00	1,998,631 25	18,480 00	90,141 92
<i>Germania Fire</i>	New York.....	603,675 60	88,000 00	361,421 67	1,750 00	34,253 51
<i>Girard Fire and Marine</i>	Philadelphia.....	1,345,325 80	754,000 00	904,960 00	30,000 00	154,055 75
<i>Glen's Falls</i>	Glen's Falls, N. Y.....	329,610 02	2,868,598 73	212,748 00	373,300 00	42,492 09
<i>Granite State Fire</i>	Portsmouth, N. H.....	603,675 60	88,000 00	2,218,890 00	30,000 00	111,474 56
<i>Hanover Fire</i>	New York.....	1,345,325 80	754,000 00	3,320,534 00	373,300 00	565,156 22
<i>Hartford Fire</i>	Hartford.....	1,345,325 80	754,000 00	5,631,874 55	135,250 00	196,357 19
<i>Home</i>	New York.....	329,610 02	2,868,598 73	4,577,008 00	135,250 00	568,090 09
<i>Insurance Company of North America</i>	Philadelphia.....					

Insurance Co. of the State of Pennsylvania	Philadelphia	304,543 00	110,950 00	236,833 19	13,538 46
Liberty	New York	---	50,000 00	1,157,412 50	66,647 99
Manufacturers and Builders Fire	New York	---	457,717 00	272,091 50	26,287 79
Merchants	New York	95,785 17	595,818 33	852,375 00	32,498 61
Michigan Fire and Marine	Detroit	10,306 17	---	30,525 00	28,413 75
Mutual Fire	New York	---	---	1,089,085 00	120,147 83
National Fire	New York	---	16,438 98	315,552 50	9,887 99
National Fire	Hartford	50,815 97	584,438 34	1,469,247 00	183,512 96
Newark Fire	Newark	50,000 00	391,935 00	233,595 34	25,808 37
New Hampshire Fire	Manchester	---	477,096 86	910,355 00	70,672 68
Niagara Fire	New York	521,812 59	46,050 00	1,438,659 00	188,845 98
Northwestern National	Milwaukee	---	370,000 00	908,170 00	169,554 54
Oregon Fire and Marine	Portland	---	196,000 00	113,674 06	10,559 46
Orient	Hartford	16,408 68	235,832 00	1,298,110 54	80,356 07
Pacific Fire	New York	70,000 00	136,800 00	463,167 50	8,573 52
Pennsylvania Fire	Philadelphia	152,500 00	467,570 00	2,004,092 50	77,212 74
People's Fire	Manchester, N. H.	---	198,944 00	242,024 25	69,212 91
Phoenix	Brooklyn	1,715,456 66	172,950 00	1,995,313 00	464,548 02
Providence	Hartford	233,524 34	751,500 00	3,749,311 70	196,952 24
Providence-Washington	Providence, R. I.	---	---	935,445 00	42,178 92
Rochester German	Rochester, N. Y.	191,559 84	281,945 00	160,052 41	77,875 71
Security	New Haven	34,405 29	135,525 00	345,254 00	57,852 12
Southern	New Orleans	---	---	341,344 80	102,556 46
Springfield Fire and Marine	Springfield, Mass.	110,853 00	301,500 00	2,615,800 00	128,329 52
St. Paul Fire and Marine	St. Paul	107,220 74	576,770 00	484,873 25	132,152 20
Teutonia	New Orleans	32,750 00	71,921 66	182,225 50	59,755 69
Traders	Chicago	1,500 00	298,781 50	1,008,561 50	26,390 33
Union	Philadelphia	160,000 00	10,400 00	291,337 00	32,878 58
United States Fire	New York	---	540,200 00	72,247 50	7,920 66
Westchester Fire	New York	177,000 00	392,720 00	742,700 00	106,894 46
Williamsburg City Fire	Brooklyn	634,843 90	326,550 00	320,855 00	31,977 87
Totals	---	\$11,527,280 04	\$24,052,380 66	\$76,105,985 63	\$7,070,314 09

TABLE No. 19—Continued.

NAME.	Location.	Interest Due and Accrued.	Premiums in Course of Collection.	Bills Receivable, not Matured, taken for Marine and Inland Risks.	All Other Assets.	Total Assets.
<i>Etna</i>	Hartford	\$934 39	\$412,447 47	-----	-----	\$10,071,509 65
Agricultural	Watertown, N. Y.	45,829 97	88,695 00	\$15,570 49	\$600 00	2,168,803 61
Amazon	Cincinnati	991 72	32,934 76	1,752 90	705 80	555,476 15
American	Newark	22,245 87	27,432 88	-----	3,786 18	2,048,584 12
American	Boston	3,008 90	13,553 17	18,348 67	6,771 97	595,887 81
American Central	St. Louis	-----	94,017 25	-----	-----	1,344,353 49
American Fire	Philadelphia	-----	21,707 79	-----	8,382 42	2,642,969 97
American Fire	New York	19,300 71	96,881 65	-----	1,410 99	1,300,842 03
Boylston	Boston	5,341 69	32,729 21	-----	-----	906,120 20
Buffalo German	Buffalo	3,942 70	55,281 10	6,418 46	784 82	1,374,765 79
Citizens	St. Louis	637 50	11,427 77	-----	-----	462,976 60
Citizens	New York	5,441 00	98,225 81	-----	502 51	1,166,496 92
Concordia Fire	Milwaukee	6,187 75	36,005 43	-----	-----	544,166 97
Connecticut Fire	Hartford	-----	99,817 47	-----	-----	2,347,692 99
Continental	New York	33,290 59	190,614 70	107,955 17	7,787 50	5,217,773 91
Denver	Denver	3,920 00	14,464 50	2,186 65	-----	285,872 98
Farragut Fire	New York	333 75	22,175 10	-----	69 00	406,203 97
Fire Association of New York	New York	-----	41,282 45	-----	-----	600,425 22
Fire Association of Philadelphia	Philadelphia	45,997 25	159,722 76	-----	116 00	4,587,869 67
Firemen's	Baltimore	8,469 51	19,538 93	-----	966 25	626,653 43
Firemen's	Newark	21,354 08	8,715 31	-----	1,681 77	1,720,158 41
Franklin Fire	Philadelphia	11,432 64	58,809 31	-----	-----	3,174,357 04
German	Freeport, Ill.	62,515 42	133,854 23	316,963 56	-----	2,452,621 09
German-American	New York	-----	227,971 09	-----	-----	5,544,346 91
Germania	New Orleans	2,478 30	41,682 89	369 89	100 00	285,319 86
Germania Fire	New York	2,646 25	167,931 31	-----	5,285 81	2,965,136 64
Girard Fire and Marine	Philadelphia	14,522 26	75,314 37	4,669 85	3,151 61	1,482,916 60
Glen's Falls	Glen's Falls, N. Y.	4,987 64	51,127 26	250 00	-----	1,791,770 08
Granite State Fire	Portsmouth, N. H.	6,604 12	51,998 91	-----	-----	454,673 12
Hanover Fire	New York	10,096 25	125,540 92	-----	4,071 74	2,569,823 47
Hartford Fire	Hartford	21,808 29	448,028 97	-----	18,108 34	6,142,454 49
Home	New York	37,038 30	574,223 76	-----	-----	8,931,159 61
Insurance Company of North America	Philadelphia	25,752 14	550,583 05	19,040 01	-----	8,650,277 08
Insurance Co. of the State of Pennsylvania	Philadelphia	2,578 63	30,314 51	104,385 65	-----	718,452 77
Liberty	New York	416 67	153,175 33	1,963 25	17,731 73	1,377,682 49
Manufacturers and Builders Fire	New York	4,496 34	41,442 61	-----	-----	501,118 24

Merchants	Newark	15,345 19	93,135 40	302 00	1,554,658 37
Michigan Fire and Marine	Detroit	17,846 58	42,587 01	3,318 66	735,115 50
Mutual Fire	New York	71 32	89,081 29		1,298,985 44
National Fire	New York	1,715 63	29,769 49		403,394 59
National Fire	Hartford	13,187 12	137,285 94		2,443,937 33
Newark Fire	Newark	7,532 06	17,661 92	133 33	730,039 53
New Hampshire Fire	Manchester	15,000 00	83,292 12		1,588,816 66
Niagara Fire	New York	10,616 75	214,929 04	11,157 78	2,490,654 02
Northwestern National	Milwaukee	5,223 00	44,975 88	1,150 00	1,501,739 08
Oregon Fire and Marine	Portland	4,503 10	16,606 82		342,443 44
Orient	Hartford	29,561 02	155,635 92		1,836,722 33
Pacific Fire	New York	4,871 79	31,135 04	718 10	714,852 02
Pennsylvania Fire	Philadelphia	9,468 10	148,167 47	104 17	3,329,985 81
People's Fire	Manchester, N. H.	11,620 72	78,971 43		623,533 31
Phoenix	Brooklyn	10,014 11	573,601 23		5,308,279 92
Providence	Hartford	37,907 57	301,314 37	373,696 90	5,305,004 23
Providence-Washington	Providence, R. I.		111,718 37	1,171 51	1,144,316 12
Rochester German	Rochester, N. Y.	5,917 79	54,004 11	1,196 68	751,384 86
Security	New Haven	2,323 87	70,413 40	56 66	600,453 62
Southern	New Orleans		49,818 58	150 00	502,376 52
Springfield Fire and Marine	Springfield, Mass.	32,291 37	194,736 80	912 25	3,410,982 94
St. Paul Fire and Marine	St. Paul	26,025 70	73,389 61	23 33	1,713,904 60
Teutonia	New Orleans		26,636 98	6,222 00	442,705 46
Traders	Chicago	7,487 87	42,716 09	18,830 35	1,331,207 64
Union	Philadelphia	921 66	22,352 28	2,012 54	530,558 73
United States Fire	New York	3,586 00	25,212 69	2,237 00	651,403 85
Westchester Fire	New York	3,901 37	98,490 70		1,521,706 53
Williamsburg City Fire	Brooklyn	8,380 60	61,004 59	9,349 59	1,393,311 55
Totals		\$721,702 51	\$7,201,103 70	\$511,408 63	\$132,287,056 38

TABLE No. 20.

Showing the various items composing the Liabilities, except Capital Stock, of Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1889—Companies of other States.

NAME.	Location.	Losses Adjusted.	Losses Unadjusted.	Losses Resisted.	Cash Dividends.	Fire Reinsurance.
Ætna	Hartford	\$33,948 40	\$160,569 74	\$5,713 55	-----	\$2,048,944 48
Agricultural	Watertown, N. Y.	19,482 10	29,037 00	17,146 00	\$40 00	1,231,961 78
Amazon	Cincinnati	12,054 45	6,775 00	6,223 53	1,719 90	140,025 31
American	Newark	18,086 44	17,627 74	4,173 22	5,472 40	379,127 73
American	Boston	-----	26,684 66	1,000 00	78 00	133,663 40
American Central	St. Louis	10,152 36	46,024 50	10,349 67	-----	423,005 79
American Fire	Philadelphia	21,609 80	116,399 55	39,318 30	-----	1,553,394 24
American Fire	New York	46,618 44	-----	-----	-----	391,792 46
Boylston	Boston	28,213 70	-----	-----	-----	195,772 31
Buffalo German	Buffalo	8,162 52	8,070 00	1,500 00	-----	322,703 49
Citizens	St. Louis	10,086 00	1,918 00	-----	-----	50,003 15
Citizens	New York	28,211 36	26,958 99	3,695 65	178 85	482,809 78
Concordia Fire	Milwaukee	5,901 20	6,297 00	2,762 00	-----	270,966 66
Connecticut Fire	Hartford	-----	67,697 62	12,576 43	-----	745,163 98
Continental	New York	-----	147,249 26	35,335 00	1,309 00	2,470,343 24
Denver	Denver	1,147 67	-----	-----	-----	46,285 56
Farragut Fire	New York	4,293 20	5,628 26	-----	-----	114,545 76
Fire Association of New York	New York	-----	34,601 38	55,505 51	-----	192,621 31
Fire Association of Philadelphia	Philadelphia	74,818 47	59,337 00	24,261 34	-----	3,034,684 65
Firemen's	Baltimore	9,603 07	5,275 50	-----	1,124 70	101,757 64
Firemen's	Newark	6,098 94	6,096 94	4,787 40	-----	211,467 25
Franklin Fire	Philadelphia	18,305 43	6,125 00	6,324 00	150 00	1,795,294 71
German	Freeport, Ill.	42,757 47	37,686 12	9,000 00	-----	1,682,040 75
German-American	New York	37,547 02	149,895 29	13,310 00	-----	2,037,339 11
Germania	New Orleans	11,708 52	-----	-----	10,000 00	49,575 49
Germania Fire	New York	67,521 70	61,335 35	22,923 77	-----	1,031,339 67
Girard Fire and Marine	Philadelphia	-----	23,252 33	3,891 43	-----	503,934 76
Glen's Falls	Glen's Falls, N. Y.	9,478 86	10,966 00	3,310 00	-----	550,986 92
Granite State Fire	Portsmouth, N. H.	11,956 30	9,090 33	1,395 55	-----	190,422 99
Hanover Fire	New York	50,386 13	56,194 78	9,022 76	-----	890,026 63
Hartford Fire	Hartford	70,333 15	105,024 47	24,177 51	-----	2,197,320 61
Home	New York	91,581 65	398,136 73	42,269 11	-----	3,687,352 00
Insurance Company of North America	Philadelphia	72,706 00	214,622 00	20,672 00	-----	2,844,133 28
Insurance Co. of the State of Pennsylvania	Philadelphia	72,147 00	-----	-----	-----	383,686 75
Liberty	New York	50,781 90	35,991 75	1,050 00	-----	438,763 88

Manufacturers and Builders Fire.....	New York.....	16,879 45	11,024 82	525 00	15 00	143,523 58
Merchants.....	Newark.....	40,107 79	32,445 02	15,380 42	835 00	550,427 70
Michigan Fire and Marine.....	Detroit.....	15,640 45	7,567 00	2,900 00	-----	203,448 23
Mutual Fire.....	New York.....	-----	111,745 92	111,192 30	-----	457,994 89
National Fire.....	New York.....	39,532 67	5,540 00	250 00	-----	116,881 50
National Fire.....	Hartford.....	45,021 49	23,853 53	6,329 48	-----	785,058 87
Newark Fire.....	Newark.....	21,729 20	12,955 66	2,859 02	6,712 84	144,014 93
New Hampshire Fire.....	Manchester.....	50,162 76	36,345 87	10,000 00	-----	543,169 80
Niagara Fire.....	New York.....	204,807 37	-----	31,535 81	603 50	1,291,298 08
Northwestern National.....	Milwaukee.....	17,104 80	25,106 00	1,000 00	-----	500,231 25
Oregon Fire and Marine.....	Portland.....	-----	900 00	743 70	-----	50,296 90
Orient.....	Hartford.....	69,196 71	-----	13,423 55	-----	558,279 09
Pacific Fire.....	New York.....	1,124 47	21,063 47	4,400 00	-----	170,783 28
Pennsylvania Fire.....	Philadelphia.....	21,030 99	52,957 03	14,070 06	-----	1,426,053 07
People's Fire.....	Manchester, N. H.....	16,362 56	15,950 00	2,400 00	-----	270,222 29
Phoenix.....	Brooklyn.....	-----	145,382 65	30,715 00	-----	3,507,005 53
Phoenix.....	Hartford.....	240,654 93	-----	13,868 50	-----	1,749,245 41
Providence-Washington.....	Providence, R. I.....	10,188 59	65,422 27	12,881 00	-----	494,161 13
Rochester German.....	Rochester, N. Y.....	8,162 66	11,392 85	2,300 00	-----	310,833 52
Security.....	New Haven.....	28,172 00	27,658 00	550 00	-----	242,585 39
Southern.....	New Orleans.....	22,696 00	4,804 00	6,000 00	1,584 00	142,635 42
Springfield Fire and Marine.....	Springfield, Mass.....	82,680 60	81,958 33	22,097 32	-----	1,174,546 51
St. Paul Fire and Marine.....	St. Paul.....	30,463 57	29,422 06	7,566 57	-----	594,900 57
Teutonia.....	New Orleans.....	20,763 00	-----	-----	740 00	74,103 00
Traders.....	Chicago.....	18,207 05	29,037 07	8,686 90	-----	349,940 13
Union.....	Philadelphia.....	30,575 03	13,390 43	5,013 70	2,414 82	213,193 35
United States Fire.....	New York.....	10,083 29	5,250 00	2,400 00	186 00	113,111 13
Westchester Fire.....	New York.....	32,945 16	36,405 00	3,300 00	-----	722,175 44
Williamsburg City Fire.....	Brooklyn.....	7,154 55	23,157 84	8,569 20	30 00	438,383 62
Totals.....	-----	\$2,058,796 38	\$2,712,973 11	\$724,700 27	\$33,254 01	\$50,200,244 64

TABLE No. 20—Continued.

NAME.	Location.	Marine Reinsurance.	All Other Claims.	Total Liabilities, Capital not Included.	Net Surplus.
Aetna	Hartford	\$35,073 73	\$104,130 61	\$2,388,380 51	\$3,683,129 14
Agricultural	Watertown, N. Y.	-----	19,308 86	1,317,575 24	351,228 37
Amazon	Cincinnati	-----	-----	186,798 19	68,677 96
American	Newark	-----	9,243 48	433,731 01	1,014,853 11
American	Boston	-----	7,588 24	185,357 16	110,530 65
American Central	St. Louis	16,342 86	14,102 59	503,634 91	240,718 98
American Fire	Philadelphia	-----	2,331 29	1,733,053 18	408,616 79
American Fire	New York	-----	38,260 73	476,671 63	424,170 40
Baylston	Boston	-----	11,824 91	242,815 43	104,113 77
Buffalo German	Buffalo	-----	9,426 89	350,462 60	824,303 19
Citizens	St. Louis	-----	2,426 90	64,404 05	198,512 65
Citizens	New York	-----	21,745 16	563,600 80	302,896 12
Concordia Fire	Milwaukee	-----	6,201 08	292,157 94	52,009 03
Connecticut Fire	Hartford	-----	-----	825,438 03	522,254 96
Continental	New York	-----	91,833 52	2,746,070 02	1,471,703 80
Denver	Denver	-----	5,133 53	52,566 76	33,306 22
Farragut Fire	New York	-----	4,722 23	129,189 45	77,014 52
Fire Association of New York	New York	-----	50,783 76	333,511 96	-----
Fire Association of Philadelphia	Philadelphia	-----	-----	3,193,101 46	894,768 21
Firemen's	Baltimore	-----	5,751 84	123,512 25	125,141 18
Firemen's	Newark	-----	4,682 35	233,672 89	886,485 62
Franklin Fire	Philadelphia	-----	8,133 37	1,804,332 51	970,024 53
German	Freeport, Ill.	-----	25,123 50	1,796,907 84	456,013 25
German-American	New York	-----	54,564 37	2,292,155 79	2,292,191 12
Germania	New Orleans	-----	-----	71,284 01	14,034 85
Germania Fire	New York	-----	23,952 65	1,207,073 14	758,063 50
Girard Fire and Marine	Philadelphia	-----	34,260 89	625,339 41	557,577 19
Glen's Falls	Glen's Falls, N. Y.	-----	13,948 98	588,680 76	1,003,049 32
Granite State Fire	Portsmouth, N. H.	-----	18,862 66	231,727 13	24,945 99
Hanover Fire	New York	-----	25,258 45	1,030,888 75	528,934 72
Hartford Fire	Hartford	-----	37,500 00	2,436,375 74	2,464,078 75
Home	New York	127,872 50	319,686 34	4,606,898 33	1,264,261 28
Insurance Company of North America	Philadelphia	160,436 72	18,997 81	3,331,467 81	2,327,809 27
Insurance Company of the State of Pennsylvania	Philadelphia	-----	6,931 69	462,765 44	55,687 33
Liberty	New York	24,061 80	36,625 69	587,186 02	-----
Manufacturers and Builders Fire	New York	-----	13,392 70	185,963 55	115,154 69
Merchants	Newark	-----	28,812 89	677,077 82	477,580 55
Michigan Fire and Marine	Detroit	4,258 59	-----	233,724 27	101,391 23

Mutual Fire	New York	7,112 94	608,016 05	630,968 99
National Fire	New York	16,473 41	178,677 58	24,687 01
National Fire	Hartford	30,158 98	890,422 35	553,514 98
Newark Fire	Newark	4,863 53	193,135 18	280,904 35
New Hampshire Fire	Manchester	16,658 42	685,336 85	323,479 81
Niagara Fire	New York	63,423 23	1,408,515 31	382,138 71
Northwestern National	Milwaukee	13,429 93	564,320 66	340,478 42
Oregon Fire and Marine	Portland	2,270 50	54,211 10	68,132 34
Orient	Hartford	31,058 85	677,887 89	158,834 44
Pacific Fire	New York	12,389 98	209,761 20	305,090 82
Pennsylvania Fire	Philadelphia	1,514,111 15	1,415,824 66	1,415,824 66
People's Fire	Manchester, N. H.	10,242 82	332,398 45	41,264 86
Phoenix	Brooklyn	16,520 79	388,029 73	440,250 19
Phoenix	Hartford	184,926 55	2,003,768 84	1,301,235 39
Providence-Washington	Providence, R. I.	74,409 61	637,062 00	87,253 52
Rochester German	Rochester, N. Y.	175 03	332,864 06	218,520 80
Security	New Haven	11,770 87	352,517 25	57,936 37
Southern	New Orleans	177,119 42	177,119 42	25,257 10
Springfield Fire and Marine	Springfield, Mass.	29,210 52	1,300,473 28	520,509 66
St. Paul Fire and Marine	St. Paul	743,970 08	743,970 08	469,933 92
Teutonia	New Orleans	95,006 00	95,006 00	97,159 46
Traders	Chicago	22,335 07	428,215 22	400,052 42
Union	Philadelphia	1,289 03	265,846 36	14,712 37
United States Fire	New York	9,910 00	165,591 06	235,812 79
Westchester Fire	New York	19,353 83	816,318 93	405,387 60
Williamsburg City Fire	Brooklyn	19,970 99	497,296 20	646,015 35
Totals		\$1,588,852 23	\$57,956,727 19	\$34,617,588 06

TABLE No. 21.

Showing the various items composing the Income of the Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1889—Companies of other States.

NAME.	Location.	Fire Premiums.	Marine Premiums.	Interest on Bonds and Mortgages.
Ætna	Hartford	\$2,087,799 54	\$140,126 45	\$2,333 76
Agricultural	Watertown, N. Y.	813,276 43		72,080 24
Amazon	Cincinnati	229,559 52		1,730 56
American	Newark	420,547 88		64,328 17
American	Boston	213,033 60	44,941 90	
American Central	St. Louis	535,786 23		
American Fire	Philadelphia	1,637,098 42		51,139 03
American Fire	New York	585,937 86		3,247 00
Boylston	Boston	240,312 18	35,685 34	7,719 67
Buffalo German	Buffalo	398,025 88		22,177 43
Citizens	St. Louis	80,936 16	5,587 34	2,363 50
Citizens	New York	632,602 16		4,402 92
Concordia Fire	Milwaukee	355,184 74		20,198 81
Connecticut Fire	Hartford	1,069,531 04		37,574 54
Continental	New York	2,195,067 02	8,918 04	9,494 46
Denver	Denver	60,011 78		6,644 12
Farragut Fire	New York	157,307 76		1,410 98
Fire Association of New York	New York	410,850 14		
Fire Association of Philadelphia	Philadelphia	1,568,072 07		83,480 55
Firemen's	Baltimore	162,499 42		
Firemen's	Newark	282,545 31		50,016 55
Franklin Fire	Philadelphia	463,520 22		75,514 23
German	Freeport, Ill.	1,284,397 85		
German-American	New York	2,430,361 65		
Germania	New Orleans	128,025 03	4,466 17	430 00
German Fire	New York	1,187,372 88		4,411 47
Girard Fire and Marine	Philadelphia	374,264 86		35,137 31
Glen's Falls	Glen's Falls, N. Y.	513,445 81		38,643 89
Granite State Fire	Portsmouth, N. H.	266,361 07		6,048 99
Hanover Fire	New York	1,170,376 63		4,335 00
Hartford Fire	Hartford	2,821,338 82		64,555 64
Home	New York	4,180,232 35		40,254 86
Insurance Company of North America	Philadelphia	2,655,468 00	1,369,543 38	135,715 51
Insurance Company of the State of Pennsylvania	Philadelphia	332,718 31		6,422 98

Liberty	New York	715,848 48	27,318 91	5,251 36
Manufacturers and Builders Fire	New York	207,761 43	---	22,715 15
Merchants	Newark	809,024 80	---	38,350 81
Michigan Fire and Marine	Detroit	322,328 07	65,885 94	---
Mutual Fire	New York	913,100 52	---	1,555 38
National Fire	New York	216,484 94	---	43,048 71
National Fire	Hartford	1,013,940 29	---	20,767 54
Newark Fire	Newark	203,571 70	---	25,594 36
New Hampshire Fire	Manchester	731,395 67	---	2,054 67
Niagara Fire	New York	1,589,725 86	16,147 77	23,159 03
Northwestern National	Milwaukee	550,452 99	1,916 30	15,574 80
Oregon Fire and Marine	Portland	85,635 47	---	14,372 21
Orient	Hartford	834,586 32	2,784 58	6,556 80
Pacific Fire	New York	237,801 34	---	19,409 50
Pennsylvania Fire	Philadelphia	1,072,173 50	---	12,130 40
People's Fire	Manchester, N. H.	454,872 31	6,058 82	38,948 28
Phoenix	Brooklyn	3,797,215 09	---	15,725 65
Phoenix	Hartford	2,559,539 35	---	7,183 76
Providence-Washington	Providence, R. I.	654,207 86	299,673 67	---
Rochester German	Rochester, N. Y.	389,960 58	---	---
Security	New Haven	378,641 78	85,979 85	---
Southern	New Orleans	387,810 93	---	11,347 31
Springfield Fire and Marine	Springfield, Mass.	1,677,941 19	---	35,672 95
St. Paul Fire and Marine	St. Paul	746,794 89	218,102 02	---
Teutonia	New Orleans	133,100 34	31,840 08	---
Traders	Chicago	527,233 88	358 01	13,523 36
Union	Philadelphia	277,045 36	---	400 00
United States Fire	New York	159,851 64	104,216 33	29,692 88
Westchester Fire	New York	867,328 27	26,332 03	21,221 29
Williamsburg City Fire	Brooklyn	534,071 09	3,300 96	12,979 06
Totals		\$55,606,075 16	\$2,692,349 47	\$1,299,276 16

TABLE No. 21—Continued.

NAME.	Location.	Interest and Dividends from Other Sources.	Rents.	Received from all Other Sources.	Total Income.
Ætna.....	Hartford.....	\$418,543 66	\$6,433 10	-----	\$3,261 236 51
Agricultural.....	Watertown, N. Y.....	24,740 12	3,500 00	-----	913,656 79
Amazon.....	Cincinnati.....	17,192 46	1,865 34	-----	250,347 88
American.....	Newark.....	18,402 49	5,029 64	-----	514,308 18
American.....	Boston.....	23,877 00	-----	-----	281,852 50
American Central.....	St. Louis.....	35,869 51	25,388 43	-----	597,044 17
American Fire.....	Philadelphia.....	50,722 27	-----	\$33,613 47	1,772,573 19
American Fire.....	New York.....	49,468 40	-----	12 70	638,653 26
Boylston.....	Boston.....	27,469 76	-----	2,747 20	311,199 65
Buffalo German.....	Buffalo.....	21,594 55	16,143 70	-----	460,688 76
Citizens.....	St. Louis.....	18,738 49	-----	-----	107,625 49
Citizens.....	New York.....	28,389 60	6,210 84	-----	671,605 92
Concordia Fire.....	Milwaukee.....	8,500 00	-----	-----	383,883 55
Connecticut Fire.....	Hartford.....	60,938 01	-----	-----	1,167,803 59
Continental.....	New York.....	188,094 76	37,873 54	-----	2,439,448 42
Denver.....	Denver.....	806 60	-----	1,003 05	68,465 55
Farragut Fire.....	New York.....	13,015 18	480 00	-----	172,213 92
Fire Association of New York.....	New York.....	26,277 06	-----	-----	437,127 20
Fire Association of Philadelphia.....	Philadelphia.....	134,832 70	2,646 86	3,901 27	1,792,933 45
Firemen's.....	Baltimore.....	17,865 59	7,383 55	-----	187,748 56
Firemen's.....	Newark.....	36,711 87	7,812 11	-----	377,085 84
Franklin Fire.....	Philadelphia.....	56,375 24	9,851 16	2,155 00	607,415 85
German.....	Freeport, Ill.....	141,062 70	188 00	4,551 88	1,430,200 43
German-American.....	New York.....	216,114 75	-----	-----	2,640,476 40
Germania.....	New Orleans.....	24,793 05	1,000 00	-----	159,314 25
Germania Fire.....	New York.....	88,152 89	18,119 22	-----	1,298,056 46
Girard Fire and Marine.....	Philadelphia.....	21,928 67	8,901 15	-----	439,631 99
Glen's Falls.....	Glen's Falls, N. Y.....	45,993 58	267 00	-----	598,350 28
Granite State Fire.....	Portsmouth, N. H.....	10,596 68	-----	-----	283,006 74
Hanover Fire.....	New York.....	91,287 32	-----	-----	1,271,998 95
Hartford Fire.....	Hartford.....	156,233 51	17,405 56	-----	3,059,533 63
Home.....	New York.....	255,435 71	87,488 10	-----	4,720,581 60
Insurance Company of North America.....	Philadelphia.....	232,628 61	20,262 26	1,143 56	4,336,355 90
Insurance Company of the State of Pennsylvania.....	Philadelphia.....	11,936 43	-----	-----	372,483 54
Liberty.....	New York.....	34,330 19	-----	-----	777,497 58
Manufacturers and Builders Fire.....	New York.....	13,624 04	6,679 47	-----	233,316 30
Merchants.....	Newark.....	39,959 80	2,547 00	-----	874,246 75
Michigan Fire and Marine.....	Detroit.....	3,439 44	-----	4,490 30	434,494 69

Mutual Fire	New York	66,799 04			979,899 65
National Fire	New York	11,810 00			220,890 32
National Fire	Hartford	73,144 92		2,623 73	1,132,957 05
Newark Fire	Newark	10,321 54		905 00	235,925 78
New Hampshire Fire	Manchester	46,971 67			803,961 70
Niagara Fire	New York	64,406 43		18,392 48	1,691,327 21
Northwestern National	New York	41,800 33			617,328 70
Oregon Fire and Marine	Milwaukee	5,994 45	446 24		107,680 95
Orient	Hartford	65,207 21	604 56		917,554 88
Pacific Fire	New York	14,849 00	2,350 02		261,557 16
Pennsylvania Fire	New York	119,916 20	2,885 53		1,214,384 82
People's Fire	Philadelphia	15,301 30			488,362 83
Phenix	Manchester, N. H.	77,033 79	62,757 11		3,946,861 04
Phenix	Brooklyn	174,118 48	5,444 14		2,778,050 25
Providence-Washington	Hartford	41,288 29			965,109 82
Rochester German	Providence, R. I.	5,232 50	9,307 80		457,448 41
Security	Rochester, N. Y.	16,141 30		16 61	457,863 30
Southern	New Haven	28,906 49			416,717 42
Springfield Fire and Marine	New Orleans	114,319 77	4,388 01		1,807,996 28
St. Paul Fire and Marine	Springfield, Mass.	56,076 14	8,578 48		1,065,824 48
Teutonia	St. Paul	20,122 62		1,923 89	186,986 93
Traders	New Orleans	45,143 40			581,053 65
Union	Chicago	17,947 00		74,842 33	481,291 75
Union	Philadelphia	1,420 69	6,840 73	2 50	217,269 74
United States Fire	New York	35,077 46	2,227 30		920,155 28
Westchester Fire	New York	17,301 98	25,571 28		590,923 41
Williamsburg City Fire	Brooklyn				
Totals		\$3,846,654 87	\$447,918 44	\$137,505 55	\$103,969,869 65

TABLE NO. 22.

Showing the various items composing the Expenditures of Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1889.—Companies of other States.

NAME.	Location.	Fire Losses.	Marine Losses.	Dividends.	Brokerage and Commission.
Ætna	Hartford	\$1,540,928 41	\$93,914 63	\$720,000 00	\$458,198 12
Agricultural	Watertown, N. Y.	377,075 02	.....	49,900 00	211,090 50
Amazon	Cincinnati	127,958 93	.....	17,519 10	49,212 93
American	Newark	216,226 09	.....	62,622 40	70,901 57
American	Boston	161,564 28	54,005 12	9,036 00	52,768 44
American Central	St. Louis	319,074 60	.....	57,000 00	73,454 10
American Fire	Philadelphia	1,007,339 35	.....	50,345 00	298,227 24
American Fire	New York	379,211 10	.....	40,000 00	126,385 40
Boylston	Boston	195,969 06	24,797 30	33,432 00	49,425 72
Buffalo German	Buffalo	244,204 25	.....	40,000 00	82,275 86
Citizens	St. Louis	45,798 71	3,527 63	12,000 00	17,428 94
Citizens	New York	356,063 31	.....	30,093 25	124,616 75
Concordia Fire	Milwaukee	255,786 21	.....	14,000 00	81,399 12
Connecticut Fire	Hartford	664,420 16	.....	80,000 00	182,261 34
Continental	New York	1,281,476 86	5,562 90	139,440 50	438,725 31
Denver	Denver	8,500 19	.....	20,000 00	16,427 35
Farragut Fire	New York	76,095 40	.....	28,000 00	28,464 41
Fire Association of New York	New York	287,756 13	.....	200,000 00	309,606 94
Fire Association of Philadelphia	Philadelphia	1,024,123 82	.....	22,124 34	34,512 40
Firemen's	Baltimore	81,632 70	.....	72,000 00	49,640 51
Firemen's	Newark	254,654 17	.....	106,142 50	81,633 89
Franklin Fire	Philadelphia	311,352 20	.....	40,000 00	357,400 08
German	Freeport, Ill.	720,162 30	.....	200,000 00	397,152 65
German-American	New York	1,426,058 03	.....	10,000 00	16,790 69
Germania	New Orleans	93,148 63	3,706 44	100,000 00	166,850 81
Girard Fire	New York	607,862 91	.....	72,000 00	68,534 34
Glen's Falls	Philadelphia	216,067 35	.....	20,000 00	101,185 14
Granite State Fire	Glen's Falls, N. Y.	257,035 20	.....	100,000 00	231,253 25
Hanover Fire	Portsmouth, N. H.	163,749 02	.....	250,000 00	459,774 43
Hartford Fire	New York	654,962 17	.....	300,510 00	814,207 91
Home	Hartford	1,624,370 15	52,460 62	450,000 00	682,172 24
Insurance Company of North America	New York	2,856,869 36	1,310,485 03	20,000 00	73,955 79
Insurance Company of the State of Pennsylvania	Philadelphia	1,379,733 79	171 79	.....	.....
Insurance Company of the State of Pennsylvania	Philadelphia	194,448 45	.....	.....	.....

Liberty	New York.....	489,388 20	17,649 57	159,951 35
Manufacturers and Builders Fire.....	New York.....	116,339 91	12,180 00	55,332 97
Merchants	Newark.....	493,353 32	39,165 00	157,919 14
Michigan Fire and Marine	Detroit.....	220,627 20	42,022 66	71,902 13
Mutual Fire.....	New York.....	669,804 99	.....	.....
National Fire.....	New York.....	153,230 26	16,000 00	55,068 77
Newark Fire.....	Hartford.....	565,237 19	100,000 00	168,636 48
New Hampshire Fire.....	Newark.....	124,475 14	25,229 40	44,182 36
Niagara Fire.....	Manchester.....	441,850 91	48,000 00	154,199 65
Northwestern National.....	New York.....	958,633 25	4,860 87	278,771 21
Oregon Fire and Marine.....	Milwaukee.....	295,686 64	3,272 18	104,925 32
Orient	Portland.....	93,702 58	.....	66,000 00
Pacific Fire.....	Hartford.....	524,548 29	8,804 00	11,004 11
Pennsylvania Fire.....	New York.....	169,042 07	534 87	153,978 36
People's Fire.....	Philadelphia.....	583,732 80	24,000 00	52,143 92
Phoenix	Manchester, N. H.....	276,440 16	50,000 00	255,337 64
Phoenix	Brooklyn.....	1,887,582 60	15,000 00	90,926 45
Providence-Washington	Hartford.....	1,625,182 55	60,000 00	700,227 69
Rochester German	Providence, R. I.....	427,244 12	280,000 00	430,641 47
Security.....	Rochester, N. Y.....	225,399 88	32,000 00	181,575 49
Southern	New Haven.....	228,638 60	20,000 00	84,759 91
Springfield Fire and Marine.....	New Orleans.....	190,110 41	17,500 00	108,555 90
St. Paul Fire and Marine.....	Springfield, Mass.....	980,718 15	24,624 00	65,505 08
Teutonia	St. Paul.....	498,914 26	125,000 00	288,167 71
Traders	New Orleans.....	64,745 41	50,000 00	200,673 65
Union.....	Chicago.....	393,998 72	12,500 00	13,708 97
United States Fire.....	Philadelphia.....	152,835 48	50,000 00	101,102 57
Westchester Fire.....	New York.....	79,893 14	132 31	64,710 10
Williamsburg City Fire.....	New York.....	468,408 34	29,994 25	46,545 80
.....	Brooklyn.....	285,217 74	3,535 15	185,754 75
Totals.....	.....	\$33,097,180 62	\$2,396,360 12	133,298 52
.....	.....	.....	\$4,688,491 55	\$10,654,963 68

TABLE No. 22—Continued.

NAME.	Location.	Office Salaries.	Taxes.	All Other Expenditures.	Total Expenditures.
Ætna	Hartford	\$177,057 31	\$51,510 59	\$223,934 23	\$3,265,543 29
Agricultural	Watertown, N. Y.	93,369 40	16,468 26	52,871 24	800,864 42
Amazon	Cincinnati	19,038 16	5,673 74	18,773 56	238,176 42
American	Newark	43,832 26	16,077 79	37,495 39	447,155 50
American	Boston	24,145 35	6,040 41	19,633 37	327,212 97
American	St. Louis	51,469 14	10,751 98	85,571 55	597,321 37
American Central	Philadelphia	205,241 89	36,113 45	22,465 19	1,620,932 12
American Fire	New York	57,357 38	7,644 23	75,423 10	683,121 21
Boylston	Boston	27,300 00	4,008 51	29,328 53	364,261 12
Buffalo German	Buffalo	20,951 84	7,470 89	26,305 64	421,208 48
Citizens	St. Louis	9,500 00	6,256 24	5,890 10	100,401 62
Citizens	New York	46,810 54	14,087 25	90,895 03	663,166 13
Concordia Fire	Milwaukee	22,571 66	9,160 48	30,125 14	413,043 61
Connecticut Fire	Hartford	95,431 34	24,875 51	84,324 51	1,131,312 86
Continental	New York	291,618 64	48,772 43	158,384 68	2,333,981 32
Denver	Denver	15,275 83	1,467 73	11,492 62	53,163 72
Farragut Fire	New York	23,580 00	3,981 52	18,411 21	171,135 54
Fire Association of New York	New York	52,274 15	5,649 68	13,948 36	387,628 32
Fire Association of Philadelphia	Philadelphia	145,199 93	57,567 66	23,147 21	1,759,945 56
Firemen's	Baltimore	8,290 00	10,349 42	6,230 77	163,139 63
Firemen's	Newark	18,851 04	12,945 10	19,983 39	428,074 21
Franklin Fire	Philadelphia	54,163 23	21,924 01	68,741 95	637,957 78
German	Freeport, Ill.	135,944 22	20,370 21	20,277 19	1,294,154 00
German-American	New York	192,075 44	61,808 50	245,017 10	2,522,111 72
Germania	New Orleans	14,199 43	6,389 93	-----	144,235 12
Germania Fire	New York	86,495 01	28,613 69	158,867 93	1,148,690 35
Girard Fire and Marine	Philadelphia	47,360 55	14,294 82	26,288 13	445,145 19
Glen's Falls	Glen's Falls, N. Y.	47,226 05	11,645 64	36,465 26	473,597 29
Granite State Fire	Portsmouth, N. H.	14,410 39	6,459 48	14,519 36	241,760 38
Hanover Fire	New York	135,006 65	26,795 62	103,963 47	1,251,971 13
Hartford Fire	Hartford	199,143 89	55,835 47	215,430 41	2,804,554 41
Home	New York	413,161 48	72,736 42	297,648 31	4,806,594 10
Insurance Company of North America	Philadelphia	210,873 91	114,215 84	228,150 37	4,355,631 18
Insurance Company of the State of Pennsylvania	Philadelphia	41,414 36	10,896 59	13,187 40	354,074 38
Liberty	New York	57,145 02	15,420 87	90,663 48	830,218 50
Manufacturers and Builders Fire	New York	21,909 84	6,555 75	24,475 99	234,794 46
Merchants	Newark	33,365 75	21,087 03	83,013 54	828,623 78
Michigan Fire and Marine	Detroit	11,411 59	11,854 74	40,263 06	430,081 38
Mutual Fire	New York	103,997 14	14,216 10	331,134 37	1,119,212 60

National Fire	New York.....	14,506 34	2,029 02	12,049 02	252,883 41
National Fire	Hartford.....	92,225 12	24,481 50	70,582 65	1,021,223 03
Newark Fire	Newark.....	17,389 13	7,596 70	10,481 16	229,353 89
New Hampshire Fire	Manchester.....	38,808 90	20,430 01	35,128 19	738,417 65
Niagara Fire	New York.....	124,850 00	38,134 54	177,587 25	1,632,829 62
Northwestern National	Milwaukee.....	54,398 47	13,693 50	40,042 29	578,018 40
Oregon Fire and Marine	Portland.....	8,850 00	874 53	4,773 80	128,609 11
Orient.....	Hartford.....	52,824 70	20,549 94	71,446 84	883,083 00
Pacific Fire	New York.....	18,047 40	5,656 06	14,633 65	283,523 10
Pennsylvania Fire	Philadelphia.....	41,790 12	28,469 33	52,758 29	1,012,088 18
People's Fire.....	Manchester, N. H.....	16,465 05	9,356 84	28,245 33	442,433 83
Phoenix.....	Brooklyn.....	298,404 52	58,448 21	344,225 19	3,370,156 90
Phoenix.....	Hartford.....	104,067 52	74,184 80	223,642 22	2,737,718 65
Providence-Washington	Providence, R. I.....	53,487 14	22,331 76	67,124 96	1,022,323 83
Rochester German	Rochester, N. Y.....	20,809 08	13,539 20	29,546 11	394,054 18
Security.....	New Haven.....	49,209 82	4,659 73	-----	480,823 37
Southern.....	New Orleans.....	18,933 33	7,323 59	19,032 33	353,012 28
Springfield Fire and Marine	Springfield, Mass.....	72,926 51	55,238 64	156,845 37	1,678,896 88
St. Paul Fire and Marine	St. Paul.....	47,495 65	19,936 80	47,293 37	1,036,996 08
Teutonia.....	New Orleans.....	21,984 90	11,100 04	3,117 79	151,855 36
Traders.....	Chicago.....	41,756 59	15,723 01	24,510 47	627,091 36
Union.....	Philadelphia.....	23,454 31	8,899 44	52,191 18	495,796 61
United States Fire.....	New York.....	18,104 80	7,628 63	19,400 01	225,953 59
Westchester Fire.....	New York.....	37,433 48	21,413 59	101,546 76	848,092 07
Williamsburg City Fire	Brooklyn.....	59,771 65	5,096 76	38,160 02	571,659 69
Totals.....		\$4,586,924 34	\$1,373,480 93	\$4,697,180 51	\$61,493,290 75

TABLE No. 23.

Showing amount of Risks Written, Premiums Received, and amount of Risks in Force on the thirty-first day of December, 1882, with Premiums thereon, of Fire and Marine Insurance Companies doing business in California—Companies of other States.

NAME.	Location.	RISKS WRITTEN DURING THE YEAR.			
		Fire.	Premiums.	Marine.	Premiums.
Aetna.....	Hartford.....	\$252,520,637 00	\$3,037,695 87	\$96,668,010 00	\$165,682 03
Agricultural.....	Watertown, N. Y.....	100,274,817 00	938,021 07	.....	938,021 07
Amnion.....	Cincinnati.....	19,713,309 00	269,056 22	.....	269,056 22
American.....	Newark.....	66,706,337 00	518,572 11	.....	518,572 11
American.....	Boston.....	22,855,865 00	250,526 09	1,056,751 00	29,400 27
American Central.....	St. Louis.....	51,802,642 00	656,122 68	.....	289,926 36
American Fire.....	Philadelphia.....	163,325,692 00	1,849,923 31	.....	656,122 68
American Fire.....	New York.....	103,411,495 00	748,785 16	.....	1,849,923 31
Boylston.....	Boston.....	28,321,625 00	295,468 14	.....	748,785 16
Buffalo German.....	Buffalo.....	46,402,216 00	489,891 71	5,566,425 00	339,698 71
Citizens.....	St. Louis.....	6,546,565 00	85,321 10	.....	489,891 71
Citizens.....	New York.....	89,958,873 00	743,052 29	1,033,699 00	5,899 84
Concordia Fire.....	Milwaukee.....	33,513,633 00	413,704 96	.....	743,052 29
Connecticut Fire.....	Hartford.....	104,121,063 00	1,275,442 56	.....	413,704 96
Continental.....	New York.....	276,802,399 00	2,424,869 33	.....	1,275,442 56
Denver.....	Denver.....	5,971,840 00	93,050 20	.....	2,424,869 33
Farragut Fire.....	New York.....	20,882,765 00	170,821 05	.....	93,050 20
Fire Association of New York.....	New York.....	46,700,062 00	575,046 76	.....	170,821 05
Fire Association of Philadelphia.....	Philadelphia.....	149,960,849 00	1,843,004 36	.....	575,046 76
Firemen's.....	Baltimore.....	23,841,305 00	187,093 82	.....	1,843,004 36
Firemen's.....	Newark.....	36,620,361 00	316,988 71	.....	187,093 82
Franklin Fire.....	Philadelphia.....	50,555,253 00	564,905 03	.....	316,988 71
German.....	Freeport, Ill.....	92,290,098 00	1,559,357 08	.....	564,905 03
German-American.....	New York.....	348,529,410 00	2,987,144 70	.....	1,559,357 08
Germania.....	New Orleans.....	25,021,610 00	197,741 69	840,390 00	2,987,144 70
Germania Fire.....	New York.....	180,167,556 00	1,552,618 10	.....	202,207 86
Girard Fire and Marine.....	Philadelphia.....	44,077,026 00	462,038 06	.....	1,552,618 10
Glen's Falls.....	Glen's Falls, N. Y.....	63,498,198 00	625,283 26	.....	462,038 06
Granite State Fire.....	Portsmouth, N. H.....	33,947,952 00	381,862 73	.....	625,283 26
Hanover Fire.....	New York.....	161,636,610 00	1,364,008 39	.....	381,862 73
Hartford Fire.....	Hartford.....	262,433,849 00	3,262,323 70	.....	1,364,008 39
					3,262,323 70

Home	New York	656,336,257 00	5,150,915 59	19,467,244 00	200,052 87	5,350,968 46
Insurance Company of North America	Philadelphia	341,701,752 00	2,975,322 16	287,171,511 00	1,821,571 51	4,796,863 67
Insurance Co. of the State of Pennsylvania	Philadelphia	42,482,102 00	395,839 10	-----	-----	395,839 10
Liberty	New York	86,208,175 00	915,759 63	15,272,039 00	74,017 50	989,807 13
Manufacturers and Builders Fire	New York	30,750,664 00	257,141 55	-----	-----	257,141 55
Newark	Newark	79,601,618 00	892,700 93	-----	-----	892,700 93
Michigan Fire and Marine	Detroit	32,253,447 00	420,404 50	4,708,891 00	82,362 10	502,766 60
Mutual Fire	New York	100,631,908 00	1,195,942 95	-----	-----	1,195,942 95
National Fire	New York	26,219,867 00	289,558 74	-----	-----	289,558 74
National Fire	Hartford	92,430,456 00	1,201,155 60	-----	-----	1,201,155 60
Newark Fire	Newark	27,597,773 00	234,164 18	-----	-----	234,164 18
New Hampshire Fire	Manchester	76,395,177 00	890,990 17	-----	-----	890,990 17
Niagara Fire	New York	236,523,692 00	2,125,590 62	523,500 00	19,093 17	2,144,683 79
Northwestern National	Milwaukee	52,335,793 00	606,738 21	1,033,636 00	9,737 24	616,475 45
Oregon Fire and Marine	Portland	5,895,600 00	117,412 26	-----	-----	117,412 26
Orient	Hartford	82,331,998 00	1,032,468 89	950,540 00	7,533 58	1,040,002 47
Pacific Fire	New York	34,636,841 00	287,029 75	-----	-----	287,029 75
Pennsylvania Fire	Philadelphia	101,063,642 00	1,252,147 05	-----	-----	1,252,147 05
People's Fire	Manchester, N. H.	41,783,117 00	577,383 95	405,419 00	11,179 74	588,563 69
Phoenix	Brooklyn	353,110,840 00	4,309,837 17	-----	-----	4,309,837 17
Providence-Washington	Hartford	234,534,683 00	2,802,914 95	-----	-----	2,802,914 95
Rochester German	Providence, R. I.	69,558,481 00	813,948 05	60,979,159 00	409,189 18	1,293,137 23
Security	Rochester, N. Y.	43,991,032 00	508,732 81	-----	-----	508,732 81
Southern	New Haven	39,644,016 00	501,662 56	17,251,842 00	103,103 05	604,765 61
Springfield Fire and Marine	New Orleans	26,029,266 00	425,700 10	7,911,122 00	34,835 76	400,535 86
St. Paul Fire and Marine	Springfield, Mass.	143,085,358 00	1,931,652 34	-----	-----	1,931,652 34
Teutonia	St. Paul	58,134,389 00	964,296 50	31,741,532 00	249,812 04	1,214,078 54
Traders	New Orleans	16,204,450 00	169,264 36	9,108,643 00	44,458 08	213,722 44
Union	Chicago	46,084,052 00	657,287 83	152,736 00	353 01	657,640 84
United States Fire	Philadelphia	27,978,500 00	341,740 47	43,132,948 00	294,998 82	566,739 29
Westchester Fire	New York	21,284,499 00	186,406 23	1,014,584 00	28,367 98	214,834 21
Williamsburg City Fire	New York	100,612,181 00	978,212 80	244,995 00	2,894 56	981,107 36
Totals	Brooklyn	79,918,976 00	634,204 77	-----	-----	634,204 77
		\$6,320,418,104 00	\$66,174,857 01	\$606,240,616 00	\$3,573,269 07	\$69,748,126 08

TABLE No. 23—Continued.

NAME.	Location.	RISKS IN FORCE DECEMBER 31, 1889.				
		Fire.	Premiums.	Marine.	Premiums.	Total Premiums.
Ætna.....	Hartford.....	\$331,439,235 00	\$3,900,419 63	\$1,363,613 00	\$35,073 73	\$3,995,493 36
Agricultural.....	Watertown, N. Y.....	242,348,150 00	2,355,634 46	-----	-----	2,355,634 46
Amazon.....	Cincinnati.....	22,471,381 00	305,791 83	-----	-----	305,791 83
American.....	Newark.....	76,779,548 00	739,221 66	-----	-----	739,221 66
American.....	Boston.....	23,506,615 00	217,326 80	1,562,030 00	32,685 73	300,012 53
American Central.....	St. Louis.....	61,742,950 00	806,557 70	-----	-----	806,557 70
American Fire.....	Philadelphia.....	174,333,069 00	2,056,052 20	-----	-----	2,056,052 20
American Fire.....	New York.....	92,622,538 00	753,615 79	-----	-----	753,615 79
Boylston.....	Boston.....	32,984,447 00	370,856 00	215,805 00	11,148 67	382,004 67
Buffalo German.....	Buffalo.....	59,773,844 00	628,450 53	-----	-----	628,450 53
Citizens.....	St. Louis.....	7,137,781 00	95,200 00	-----	-----	95,200 00
Citizens.....	New York.....	113,579,840 00	934,049 27	-----	-----	934,049 27
Concordia Fire.....	Milwaukee.....	43,063,955 00	532,475 88	-----	-----	532,475 88
Connecticut Fire.....	Hartford.....	115,397,842 00	1,431,723 34	-----	-----	1,431,723 34
Continental.....	New York.....	523,342,270 00	5,051,067 57	-----	-----	5,051,067 57
Denver.....	Denver.....	4,788,204 00	74,906 99	-----	-----	74,906 99
Farragut Fire.....	New York.....	27,791,888 00	220,914 80	-----	-----	220,914 80
Fire Association of New York.....	New York.....	28,944,241 00	384,235 25	-----	-----	384,235 25
Fire Association of Philadelphia.....	Philadelphia.....	276,653,386 00	4,315,659 56	-----	-----	4,315,659 56
Firemen's.....	Baltimore.....	23,679,961 00	191,983 82	-----	-----	191,983 82
Franklin Fire.....	Newark.....	46,856,238 00	407,894 43	-----	-----	407,894 43
German.....	Philadelphia.....	171,547,345 00	3,289,873 28	-----	-----	3,289,873 28
German-American.....	Freeport, Ill.....	496,340,407 00	3,973,224 58	-----	-----	3,973,224 58
Germania.....	New York.....	14,087,019 00	99,150 98	-----	-----	99,150 98
Germania Fire.....	New Orleans.....	231,260,865 00	1,918,817 41	-----	-----	1,918,817 41
Gard Fire and Marine.....	New York.....	68,291,307 00	868,570 31	-----	-----	868,570 31
Glen's Falls.....	Philadelphia.....	106,136,430 00	1,049,889 03	-----	-----	1,049,889 03
Granite State Fire.....	Portsmouth, N. H.....	33,442,315 00	368,821 45	-----	-----	368,821 45
Hanover Fire.....	New York.....	189,381,184 00	1,703,978 47	-----	-----	1,703,978 47
Hartford Fire.....	New York.....	345,574,745 00	4,230,410 08	-----	-----	4,230,410 08
Home.....	New York.....	177,919,119 00	7,270,677 00	5,934,303 00	141,642 00	7,412,319 00
Insurance Company of North America.....	New York.....	409,343,996 00	4,140,416 94	16,178,779 00	160,436 72	4,320,863 66
Insurance Co. of the State of Pennsylvania.....	Philadelphia.....	37,660,505 00	407,191 13	-----	-----	407,191 13
Liberty.....	New York.....	76,671,443 00	832,289 30	1,138,150 00	24,061 80	856,301 10
Manufacturers and Builders Fire.....	New York.....	36,115,778 00	274,165 46	-----	-----	274,165 46

Merchants	Newark	97,172,215 00	1,098,852 95	103,000 00	4,268 59	1,098,852 95
Michigan Fire and Marine	Detroit	28,888,170 00	384,507 44			388,776 03
Mutual Fire	New York	70,728,357 00	874,728 41			874,728 41
National Fire	New York	24,776,145 00	236,379 16			236,379 16
National Fire	Hartford	119,514,476 00	1,469,687 28			1,469,687 28
Newark Fire	Newark	29,803,413 00	277,905 72			277,905 72
New Hampshire Fire	Manchester	80,951,596 00	1,015,005 76			1,015,005 76
Niagara Fire	New York	207,865,784 00	2,573,862 43	493,393 00	14,726 72	2,588,589 15
Northwestern National	Milwaukee	80,202,610 00	971,703 05	64,250 00	7,418 68	979,211 73
Oregon Fire and Marine	Portland	4,719,892 00	96,349 89			96,349 89
Orient	Hartford	87,776,558 00	1,080,350 87	440,192 00	5,929 09	1,086,279 96
Pacific Fire	New York	40,854,808 00	329,406 29			329,406 29
Pennsylvania Fire	Philadelphia	126,379,461 00	1,588,810 95			1,588,810 95
People's Fire	Manchester, N. H.	38,411,478 00	535,866 52	389,712 00	10,242 82	546,109 34
Phoenix	Brooklyn	507,114,829 00	6,980,160 22			6,980,160 22
Providence	Hartford	265,179,474 00	3,420,011 43			3,420,011 43
Providence-Washington	Providence, R. I.	79,634,337 00	943,808 71	3,925,269 00	142,018 90	1,085,887 61
Rochester German	Rochester, N. Y.	53,884,406 00	591,250 31			591,250 31
Security	New Haven	39,045,841 00	462,428 28	1,717,925 00	45,309 29	507,737 57
Southern	New Orleans	12,746,296 00	281,208 59			281,208 59
Springfield Fire and Marine	Springfield, Mass.	141,306,154 00	2,455,890 59			2,455,890 59
St. Paul Fire and Marine	St. Paul	91,834,429 00	1,161,328 63			1,242,856 54
Teutonia	New Orleans	11,596,616 00	132,702 76	2,598,673 00	81,527 91	132,702 76
Traders	Chicago	46,676,672 00	673,797 54			673,797 54
Union	Philadelphia	29,672,849 00	300,828 86			300,828 86
United States Fire	New York	24,000,889 00	209,778 66	725,147 00	24,650 64	234,429 30
Westchester Fire	New York	146,718,554 00	1,411,997 92	74,150 00	2,139 50	1,414,107 42
Williamsburg City Fire	Brooklyn	106,466,659 00	849,803 38			849,803 38
Totals		\$8,155,499,723 00	\$91,120,054 90	\$30,925,291 00	\$743,310 79	\$91,863,345 69

TABLE NO. 24.

Summary of Assets, Liabilities, Income, Expenditures, etc., and Net Surplus of Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1889—Companies of Foreign Countries.

NAME.	Location.	Cash Capital Paid Up.	Total Assets.	Liabilities, Capital not Included.	Total Income.
Atlas.....	London.....	\$720,000 00	\$9,777,797 62	\$8,064,503 07	\$1,020,844 15
British America*.....	Toronto.....	.....	806,128 22	473,944 84	635,326 84
Caledonian.....	Edinburgh.....	450,000 00	1,923,619 18	407,769 35	724,283 10
City of London Fire*.....	London.....	.....	714,702 11	386,703 86	524,988 14
Commercial Union.....	London.....	1,250,000 00	14,179,316 67	8,855,269 88	6,490,651 36
Economic Fire.....	London.....	357,500 00	506,687 96	179,030 81	292,115 60
General Life and Fire.....	London.....	250,000 00	6,007,333 09	5,712,433 72	486,469 34
Guardian Fire and Life.....	London.....	5,000,000 00	22,734,043 66	14,231,659 56	2,873,179 83
Hamburg-Bremen.....	Hamburg.....	300,000 00	1,611,837 98	1,014,650 42	550,212 13
Hamburg-Magdeburg.....	Hamburg.....	625,000 00	776,994 25	142,893 80	241,436 71
Helvetia Swiss Fire.....	St. Gall, Switzerland.....	400,000 00	1,564,491 33	697,347 22	643,369 16
Imperial Fire*.....	London.....	.....	1,617,037 76	888,189 60	1,135,910 14
Lancashire.....	Manchester.....	1,364,930 00	8,029,851 06	6,203,810 91	3,304,939 64
Lion Fire*.....	London.....	.....	783,244 17	315,579 22	441,740 14
Liverpool and London and Globe.....	Liverpool.....	.....	44,887,059 90	31,488,095 50	7,508,009 71
London.....	London.....	2,241,375 00	18,216,787 41	11,735,886 04	4,549,712 24
London and Lancashire*.....	Liverpool.....	.....	2,104,079 81	1,311,735 95	1,631,466 77
Magdeburg General.....	Magdeburg.....	750,000 00	4,033,036 86	2,009,250 10	2,637,636 82
Manchester Fire.....	Manchester.....	500,000 00	1,108,195 58	451,118 43	861,052 51
National.....	Dublin.....	500,000 00	2,872,690 00	1,992,493 00	959,455 00
New Zealand.....	Auckland.....	1,000,000 00	2,605,149 00	856,801 00	1,445,565 00
North British and Mercantile.....	London.....	3,125,000 00	14,841,458 77	3,472,860 69	6,816,782 32
North German Fire.....	Hamburg.....	375,000 00	891,349 65	276,150 95	455,205 79
Northern.....	London.....	1,500,000 00	19,636,309 52	13,979,205 10	5,243,313 23
Norwich Union.....	Norwich, England.....	660,000 00	5,008,237 11	2,176,409 08	3,563,902 06
Phoenix*.....	London.....	.....	1,946,131 97	1,406,013 48	1,354,591 84
Prussian National.....	Stettin.....	562,500 00	1,632,534 33	586,184 79	680,100 73
Queen*.....	Liverpool.....	.....	2,192,308 62	1,336,517 33	1,556,069 05
Royal.....	Liverpool.....	1,447,725 00	35,024,215 70	22,179,816 93	6,460,250 00
Scania.....	Malmö, Sweden.....	320,000 00	827,241 24	502,817 25	643,925 99
Scottish Union and National*.....	Edinburgh.....	.....	1,673,758 80	409,555 48	564,326 85
South British Fire and Marine.....	Auckland.....	440,280 00	1,434,790 00	622,482 00	1,503,016 00
Straits Fire.....	Singapore.....	400,000 00	500,750 96	52,286 58	204,051 77
Sun Fire*.....	London.....	.....	1,956,331 05	1,138,721 17	1,284,168 75

Svea Fire and Life	533,333 33	4,167,557 54	3,193,102 31	2,112,677 73
Transatlantic Fire	300,000 00	1,511,557 70	822,291 00	578,115 46
Union	900,000 00	11,834,950 60	7,546,739 42	636,814 30
United Fire*	-----	1,165,482 86	751,191 40	970,353 37
Western*	-----	1,051,615 58	637,597 16	1,273,749 37
Totals	\$27,705,843 33	\$254,336,065 62	\$158,500,058 40	\$74,920,048 94

* United States Branch statement.

TABLE No. 24—Continued.

NAME.	Location.	Total Expenditures.	Losses Incurred during the Year.	Net Surplus.
Atlas	London	\$962,487 55	\$562,935 00	\$399,294 55
British America*	Toronto	590,490 28	376,796 98	392,183 38
Caledonian	Edinburgh	750,667 50	429,841 19	1,065,849 83
City of London Fire*	London	631,658 69	436,642 76	327,998 25
Commercial Union	London	5,838,009 01	3,284,986 00	4,074,046 79
Economic Fire	London	305,528 77	241,652 12	44,899 37
General Life and Fire	London	474,596 22	304,640 50	3,502,384 10
Guardian Fire and Life	London	2,818,923 51	1,638,805 00	301,169 16
Hamburg-Bremen	Hamburg	568,821 33	359,855 18	369,169 16
Hamburg-Magdeburg	Hamburg	219,724 17	141,164 00	9,100 45
Helvetia Swiss Fire	St. Gall, Switzerland	557,216 09	274,602 00	467,144 11
Imperial Fire*	London	1,063,543 01	638,614 40	728,848 16
Lancashire	Manchester	3,209,547 81	1,647,028 00	461,110 15
Lion Fire*	London	463,530 35	337,537 25	467,664 95
Liverpool and London and Globe	Liverpool	7,127,330 00	3,847,039 42	12,170,764 40
London	London	3,987,618 01	2,094,017 09	4,239,526 37
London and Lancashire*	Liverpool	1,528,204 48	1,030,511 75	792,343 86
Magdeburg General	Magdeburg	2,743,326 32	1,722,165 71	1,273,786 76
Manchester Fire	Manchester	865,218 75	518,498 00	217,077 15
National	Dublin	982,670 00	613,402 00	380,197 00
New Zealand	Auckland	1,431,128 00	914,409 00	748,348 00
North British and Mercantile	London	6,588,821 96	3,554,009 05	8,243,598 00
North German Fire	Hamburg	472,589 00	260,339 50	230,198 70
Northern	London	4,155,450 66	1,738,859 77	4,157,104 42
Norwich Union	Norwich, England	3,565,896 54	2,270,531 37	2,171,828 03
Phoenix*	London	1,402,772 14	959,156 30	560,118 49
Prussian National	Stettin	725,100 73	373,391 69	383,849 54
Queen*	Liverpool	1,338,551 84	890,374 21	825,791 29
Royal	Liverpool	5,521,345 00	2,927,020 00	11,396,673 77
Scania	Malmo, Sweden	200,341 51	100,639 65	4,423 99
Scottish Union and National*	Edinburgh	504,540 65	367,737 32	1,264,223 32
South British Fire and Marine	Auckland	1,464,360 00	1,151,460 00	106,028 00
Straits Fire	Singapore	153,408 46	68,246 90	98,464 38
Sun Fire*	London	1,212,405 66	814,411 00	817,600 88
Svea Fire and Life	Gothenburg, Sweden	2,126,542 03	681,838 80	441,121 90
Transatlantic Fire	Hamburg	490,267 09	285,057 31	389,266 70
Union	London	620,214 85	251,589 40	3,388,211 13

United Fire*-----	-----	985,224 10	732,718 00	414,321 46
Western*-----	-----	1,291,574 96	904,919 09	414,018 42
Totals -----	-----	\$70,018,307 03	\$39,810,462 76	\$68,124,588 34

* United States Branch statement.

TABLE No. 25.

Showing the Assets of the Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1889—Companies of Foreign Countries.

NAME.	Location.	Real Estate.	Loans on Bonds and Mortgages.	Stocks and Bonds Owned by the Company.	Collateral Loans.	Cash in Office and Banks.
Atlas	London	\$306,204 81	\$2,297,704 40	\$1,287,806 20	\$5,176,221 29	\$268,262 68
British America*	Toronto	---	---	702,741 70	---	67,131 21
Caledonian	Edinburgh	824,658 87	398,250 00	463,908 62	71,630 00	1,237 15
City of London Fire*	London	---	---	618,000 00	---	19,642 60
Commercial Union	London	1,602,186 54	190,410 92	3,654,861 89	246,585 39	1,093,650 43
Economic Fire.	London	---	---	192,777 28	---	37,597 44
General Life and Fire.	London	815,633 45	957,864 15	1,704,886 85	2,003,589 32	109,485 23
Guardian Fire and Life.	London	157,575 00	6,515,458 42	11,137,550 00	2,678,273 47	398,523 00
Hamburg-Bremen.	Hamburg	64,545 03	9,000 00	1,316,951 81	---	93,606 77
Hamburg-Magdeburg	Hamburg	56,000 00	225,437 50	383,274 87	---	35,061 87
Helvetia Swiss Fire.	St. Gall, Switzerland	47,000 00	699,639 70	214,936 16	58,000 00	464,639 27
Imperial Fire*	London	451,634 70	---	941,500 31	---	53,679 10
Lancashire	Manchester	523,070 76	2,520,310 98	3,470,901 98	247,558 25	344,290 20
Lion Fire*	London	---	174,800 00	452,700 00	11,000 00	77,965 08
Liverpool and London and Globe.	Liverpool	4,744,703 58	8,647,954 16	23,920,456 83	2,620,579 00	1,853,697 75
London.	London	---	9,796,755 54	6,253,587 31	686,179 28	687,681 20
London and Lancashire*	Liverpool	---	---	1,782,691 00	---	170,926 70
Magdeburg Fire	Magdeburg	367,458 00	1,039,684 26	1,408,706 69	---	412,852 65
Manchester Fire.	Manchester	159,256 50	202,890 00	525,222 00	9,850 00	25,477 00
National	Dublin	232,721 00	783,409 00	1,387,317 00	191,244 00	28,230 00
New Zealand	Auckland	1,567,672 00	293,616 00	405,014 00	106,250 00	3,089 00
North British and Mercantile.	London	1,707,497 00	168,501 37	10,580,349 80	260,000 00	566,932 14
North German Fire	Hamburg	103,640 02	215,375 00	272,206 10	---	196,401 98
Northern	London	1,425,196 48	1,901,382 25	11,636,928 86	2,622,143 77	355,537 02
Norwich Union	Norwich, England	182,000 00	115,000 00	3,326,827 93	---	705,338 80
Phoenix*	London	---	---	1,518,465 00	---	190,529 97
Prussian National	Stettin	121,210 17	725,262 50	320,581 33	7,750 00	71,359 86
Queen*	Liverpool	30,000 00	---	1,750,862 50	---	335,010 52
Royal	Liverpool	3,259,570 96	6,653,857 58	17,827,363 02	5,701,177 45	280,609 17
Scania	Malmö, Sweden	---	625,855 69	47,698 66	61,774 63	25,620 05
Scottish Union and National *	Edinburgh	---	801,250 00	734,928 01	---	62,285 90
South British Fire and Marine.	Auckland	---	50,690 00	451,005 00	---	45,445 00
Straits Fire.	Singapore	473,750 00	278,906 14	6,800 00	---	229,445 80

Sun Fire*	-----	149,756 23	678,000 00	636,000 00	-----	245,715 65
Svea Fire and Life	-----	576,624 63	1,569,748 41	1,165,585 09	452,135 09	8,853 52
Transatlantic Fire	-----	87,500 00	-----	783,954 07	50,000 00	334,000 66
Union	-----	148,438 50	5,254,683 25	4,438,630 00	1,478,810 00	121,856 80
United Fire*	-----	-----	-----	784,562 50	-----	116,333 23
Western*	-----	-----	-----	831,497 50	-----	62,460 94
Totals	-----	\$20,185,504 23	\$53,881,697 22	\$119,579,867 87	\$24,770,810 94	\$10,210,153 34

* United States Branch statement.

TABLE No. 25—Continued.

NAME.	Location.	Interest Due and Accrued.	Premiums in Course of Collection.	Bills Receivable, not Matured, Taken for Fire and Marine Risks.	All Other Assets.	Total Assets.
Atlas	London	\$105,129 00	\$336,409 24	-----	-----	\$9,777,797 62
British America*	Toronto	4,665 03	91,590 28	-----	-----	866,128 22
Caledonian	Edinburgh	21,842 48	82,582 04	-----	\$59,510 02	1,923,619 18
City of London Fire*	London	4,500 00	71,545 70	-----	953 81	714,702 11
Commercial Union	London	5,471 45	1,037,046 24	\$48,726 56	6,300,377 25	14,179,316 67
Economic Fire	London	2,664 20	228,756 98	3,904 29	40,987 77	506,687 96
General Life and Fire	London	81,657 73	301,852 25	-----	32,364 11	6,007,333 09
Guardian Fire and Life	London	290,484 66	419,856 75	42,471 35	1,093,851 01	22,734,043 66
Hamburg-Bremen	Hamburg	-----	119,028 24	5,486 61	3,519 52	1,611,837 98
Hamburg-Magdeburg	Hamburg	3,260 17	15,240 84	-----	679 00	776,394 25
Helvetia Swiss Fire	St. Gall, Switzerland	14,823 50	121,410 02	-----	2,012 68	1,594,491 33
Imperial Fire*	London	8,488 62	155,076 24	163 37	6,495 42	1,617,037 76
Lancashire	Manchester	61,532 13	836,658 03	23,847 48	1,681 25	8,029,851 06
Lion Fire*	London	7,325 83	54,997 71	-----	4,754 55	783,244 17
Liverpool and London and Globe	Liverpool	343,466 73	1,306,742 94	64,933 45	1,449,458 91	44,887,059 90
London	London	22,428 58	696,630 83	-----	8,591 22	18,216,787 41
London and Lancashire *	Liverpool	-----	150,462 11	-----	-----	2,104,079 81
Magdeburg Fire	Magdeburg	10,995 58	276,050 92	-----	517,288 76	4,033,036 86
Manchester Fire	Manchester	8,721 83	236,715 75	-----	62 50	1,168,185 58
National	Dublin	40,657 00	196,425 00	-----	12,700 00	2,872,690 00
New Zealand	Auckland	17,718 00	205,833 00	1,625 00	4,809 00	2,605,149 00
North British and Mercantile	London	6,487 50	1,406,279 88	141,676 56	3,734 52	14,841,458 77
North German Fire	Hamburg	-----	93,796 55	-----	-----	881,349 65
Northern	London	214,649 13	823,748 16	-----	596,823 85	19,436,309 52
Norwich Union	Norwich, England	31,266 38	647,804 00	-----	-----	5,008,237 11
Phoenix*	London	-----	248,137 00	-----	-----	1,966,131 97
Prussian National	Stettin	1,722 88	136,175 74	-----	48,471 85	1,632,534 33
Queen*	Liverpool	6,783 33	29,652 27	-----	-----	2,192,308 62
Royal	Liverpool	355,639 62	945,997 90	-----	-----	35,024,215 70
Scania	Malmö, Sweden	10,427 53	24,251 25	-----	31,613 43	827,241 24
Scottish Union and National*	Edinburgh	18,031 91	49,076 50	-----	8,286 48	1,673,758 80
South British Fire and Marine	Auckland	17,968 00	347,590 00	-----	35,552 00	1,434,790 00
Straits Fire	Singapore	5,441 84	26,353 02	12,730 00	3,804 16	550,750 96
Sun Fire*	London	25,290 01	221,569 16	-----	-----	1,956,331 05
Svea Fire and Life	Gothenburg, Sweden	14,240 27	23,424 20	139,303 10	157,538 23	4,167,557 54
Transatlantic Fire	Hamburg	-----	227,896 92	-----	27,406 05	1,511,557 70
Union	London	113,763 75	272,294 30	-----	6,504 00	11,834,950 60

United Fire*	Manchestor	264,227 13	39,169 46	-----	1,165,482 86
Western*	Toronto	118,487 68	-----	-----	1,051,615 58
Totals	-----	\$1,877,545 67	\$524,037 23	\$10,460,076 35	\$254,336,065 62

* United States Branch statement.

TABLE No. 26.

Showing the various items composing the Liabilities, except Capital Stock of Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1889.—Companies of Foreign Countries.

NAME.	Location.	Losses Adjusted.	Losses Unadjusted.	Losses Resisted.	Cash Dividends Remaining Unpaid.	Fire Reinsurance.
Atlas	London .....	.....	\$121,925 20	.....	\$53,053 87	\$495,414 04
British America*	Toronto	\$13,299 27	18,518 72	\$6,975 00	.....	378,384 24
Caledonian	Edinburgh .....	.....	57,135 66	.....	7,676 88	331,237 02
City of London Fire*	London	20,745 18	19,035 19	6,100 00	.....	321,250 95
Commercial Union	London	388,410 00	.....	.....	614 37	1,412,998 50
Economic Fire	London	19,975 00	41,200 00	5,000 00	.....	97,356 14
General Life and Fire	London	142,749 89	.....	.....	18,362 54	289,548 65
Guardian Fire and Life	London	270,205 00	.....	.....	27,808 81	1,142,000 00
Hamburg-Bremen	Hamburg	62,845 50	.....	.....	209 25	908,128 25
Hamburg-Magdeburg	Hamburg .....	.....	31,875 00	.....	225 00	110,793 80
Helvetia Swiss Fire	St. Gall, Switzerland	68,420 65	.....	.....	.....	304,331 75
Imperial Fire*	London	26,352 44	44,725 10	24,311 30	.....	766,415 85
Lancashire	Manchester	392,116 47	.....	.....	151,345 00	1,512,689 79
Lion Fire*	London	10,392 77	30,639 00	5,812 08	.....	259,258 29
Liverpool and London and Globe	Liverpool	551,900 00	.....	.....	13,210 17	4,698,446 13
London	Liverpool	320,284 83	.....	.....	56,487 50	1,087,968 91
London and Lancashire*	Liverpool	44,473 84	97,474 83	19,325 26	.....	1,122,479 81
Magdeburg Fire	Magdeburg .....	.....	413,877 13	.....	1,231 25	1,457,630 76
Manchester Fire	Manchester .....	.....	.....	.....	568 75	272,285 18
National	Dublin	141,850 00	18,250 00	.....	9,343 00	515,163 00
New Zealand	Auckland .....	.....	163,215 00	.....	.....	427,326 00
North British and Mercantile	London	632,757 80	.....	.....	32,255 08	2,116,718 43
North German Fire	Hamburg	30,196 75	.....	.....	112 50	234,213 48
Northern	London	292,259 66	.....	.....	10,526 79	1,565,822 04
Norwich	Norwich, England	316,081 14	.....	.....	2,308 00	1,802,390 78
Phoenix*	London	57,285 00	122,975 00	11,468 00	.....	1,065,023 82
Prussian National	Stettin .....	.....	25,050 00	9,200 00	.....	424,686 50
Queen*	Liverpool	64,561 52	64,810 00	14,650 00	.....	1,178,833 32
Royal	Liverpool	411,115 14	.....	.....	12,396 09	3,920,940 97
Scania	Malmö, Sweden .....	.....	8,296 67	.....	124 67	97,200 72
Scottish Union and National*	Edinburgh	28,073 50	27,740 00	4,212 08	.....	340,962 35
South British Fire and Marine	Auckland	137,340 00	.....	.....	410 00	378,952 00
Straths Fire	Singapore .....	.....	.....	.....	221 25	40,000 00

Sun Fire*.....	45,903 49	66,107 00	12,810 00	961,322 68
Svea Fire and Life.....	81,323 50	101,333 33	-----	425,580 76
Transatlantic Fire.....	63,220 00	-----	-----	290,370 77
Union.....	127,870 00	-----	107,388 38	296,598 29
United Fire*.....	70,412 11	-----	-----	557,234 62
Western*.....	-----	-----	4,800 00	473,729 54
Totals.....	\$4,833,020 45	\$1,474,752 83	\$124,663 72	\$34,081,697 93

* United States Branch statement.

TABLE No. 26—Continued.

NAME.	Location.	Marine Reinsurance.	Liability under Life Department.	All Other Claims.	Total Liabilities.	Net Surplus.
Atlas	London	-----	\$7,372,837 22	\$21,272 74	\$8,064,503 07	\$993,294 55
British America*	Toronto	-----	-----	23,142 54	473,944 84	392,183 38
Caledonian	Edinburgh	\$33,625 07	-----	11,719 19	407,769 35	1,065,849 83
City of London Fire*	London	-----	-----	19,572 84	386,703 86	327,998 25
Commercial Union	London	780,000 00	6,083,614 21	189,632 80	8,855,269 88	4,074,046 79
Economic Fire	London	-----	-----	15,499 67	179,030 81	-----
General Life and Fire	London	-----	5,223,647 81	38,124 83	5,712,433 72	44,899 37
Guardian Fire and Life	London	-----	12,693,912 87	97,732 88	14,231,659 56	3,502,384 10
Hamburg-Bremen	Hamburg	-----	-----	43,467 42	1,014,650 42	301,169 16
Hamburg-Magdeburg	Hamburg	-----	-----	-----	-----	-----
Helvetia Swiss Fire	St. Gall, Switzerland	-----	-----	-----	142,893 80	9,100 45
Imperial Fire*	London	-----	-----	324,594 82	697,347 22	467,144 11
Lancashire	Manchester	-----	-----	26,385 41	888,189 60	728,848 16
Lion Fire*	London	-----	4,147,659 65	-----	6,203,810 91	461,110 15
Liverpool	Liverpool	-----	-----	-----	315,579 22	467,664 95
London	London	-----	-----	8,877 08	31,488,095 50	12,170,764 40
London and Lancashire*	Liverpool	284,550 00	25,327,957 77	896,581 43	11,735,886 04	4,239,526 37
Magdeburg Fire	Magdeburg	-----	9,927,355 91	27,982 21	1,311,735 95	732,343 86
Manchester Fire	Manchester	-----	-----	136,510 96	2,009,250 10	1,273,786 76
National	Dublin	-----	-----	36,414 50	451,118 43	217,077 15
New Zealand	Auckland	132,444 00	1,399,323 00	50,414 00	1,992,493 00	380,197 00
North British and Mercantile	London	-----	-----	133,816 00	856,801 00	748,348 00
North German Fire	Hamburg	-----	-----	691,129 38	3,472,860 69	8,243,598 08
Northern	London	-----	-----	11,628 22	276,150 95	230,198 70
Norwich	London	-----	12,030,842 73	79,753 88	13,979,205 10	4,157,104 42
Phoenix*	Norwich, England	-----	-----	55,629 16	2,176,409 08	2,171,828 03
Prussian National	London	-----	-----	149,261 66	1,406,013 48	560,118 49
Queen*	Stettin	4,869 72	121,778 57	121,778 57	586,184 79	483,849 54
Royal	Liverpool	-----	13,662 49	1,336,517 33	1,336,517 33	825,791 29
Scania	Liverpool	-----	17,579,050 00	256,314 73	22,179,816 93	11,396,673 77
Scottish Union and National*	Malmo, Sweden	-----	329,496 42	67,728 77	502,817 25	4,423 99
South British Fire and Marine	Edinburgh	-----	-----	8,547 55	409,535 48	1,264,223 32
Straths Fire	Auckland	101,460 00	-----	4,320 00	622,482 00	166,028 00
Sun Fire*	Singapore	-----	-----	12,065 33	52,286 58	36,464 33
Svea Fire and Life	London	-----	-----	52,578 00	1,138,721 17	817,609 88
Transatlantic Fire	Gothenburg, Sweden	-----	2,435,933 86	230,244 36	3,193,102 31	441,121 90
Union	Hamburg	-----	-----	460,167 73	822,291 00	389,266 70
-----	London	-----	7,057,985 00	21,547 75	7,546,739 42	3,388,211 13

United Fire*	.....	.....	66,056 78	751,191 40	414,321 46
Western*	.....	75,200 60	15,454 91	637,597 16	414,018 42
Totals	.....	\$1,410,149 39	\$111,609,616 45	\$158,509,058 40	\$68,124,588 34

*United States Branch statement.

TABLE No. 27.

Showing the various items composing the Incomes of Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1889.—Companies of Foreign Countries.

NAME.	Location.	Fire Premiums.	Marine Premiums.	Life Premiums.	Interest and Dividends from all Sources.	From all Other Sources.	Total Income.
Atlas	London	\$935,270 93	---	---	\$68,562 86	\$17,010 36	\$1,020,844 15
British America*	Toronto	547,415 29	\$60,475 36	---	27,436 19	---	635,326 84
Caledonian	Edinburgh	635,374 54	---	---	77,527 92	11,380 64	724,283 10
City of London Fire*	London	502,668 14	---	---	22,300 00	---	524,968 14
Commercial Union	London	4,208,119 81	1,024,414 39	\$938,049 98	259,737 18	330 00	6,490,651 36
Economic Fire	London	279,263 42	---	---	5,560 18	7,292 00	292,115 60
General Life and Fire	London	477,842 88	---	---	8,826 46	---	486,669 34
Guardian Fire and Life.	London	2,537,502 25	---	---	334,503 75	1,173 83	2,873,179 83
Hamburg-Bremen.	Hamburg	498,366 86	---	---	51,845 27	---	550,212 13
Hamburg-Magdeburg	Hamburg	215,080 40	---	---	22,556 14	3,800 17	241,436 71
Helvetia Swiss Fire	St. Gall, Switzerland	396,728 93	---	---	46,640 23	---	643,369 16
Imperial Fire*	London	1,087,912 15	---	---	31,070 83	16,927 16	1,135,910 14
Lancashire	Manchester	3,070,065 33	---	---	120,164 31	114,710 00	3,304,939 64
Lion Fire*	London	416,331 50	---	---	25,408 64	---	441,740 14
Liverpool and London and Globe	Liverpool	6,740,287 65	---	---	807,792 06	---	7,548,009 71
London	London	1,923,305 13	1,167,411 12	778,746 85	680,249 14	---	4,549,712 24
London and Lancashire*	Liverpool	1,533,943 54	---	---	77,523 23	---	1,631,466 77
Magdeburg Fire.	Magdeburg	2,516,258 70	---	---	80,533 48	40,844 64	2,637,636 82
Manchester Fire.	Manchester	817,876 91	---	---	30,685 05	12,490 55	861,052 51
National	Dublin	923,475 00	---	---	35,050 00	930 00	959,455 00
New Zealand	Auckland	814,184 00	535,283 00	---	96,098 00	---	1,445,565 00
North British and Mercantile	London	6,350,155 30	---	---	466,016 40	---	6,816,782 32
North German Fire	Hamburg	428,405 43	---	---	26,740 36	---	455,205 79
Northern	London	3,131,644 08	---	1,041,476 50	742,408 54	327,784 11	5,243,313 23
Norwich Union	Norwich, England	3,422,923 96	---	---	130,291 58	10,756 52	3,563,902 06
Phoenix*	London	1,295,691 84	23,617 60	---	58,900 00	---	1,354,591 84
Prussian National.	Stettin	1,602,947 78	---	---	53,876 62	268 73	680,160 73
Queen*	Liverpool	1,475,924 02	---	---	78,135 17	2,039 86	1,556,099 05
Royal	Liverpool	5,517,250 00	---	---	483,000 00	460,000 00	6,460,250 00
Scania	Malmö, Sweden	212,245 89	---	365,807 50	32,952 96	32,919 64	643,925 99
Scottish Union and National*	Edinburgh	502,875 81	---	---	61,451 04	---	564,326 85
South British Fire and Marine	Auckland	888,571 00	575,720 00	---	19,295 00	19,430 00	1,503,016 00
Straths Fire.	Singapore	171,535 05	---	---	32,355 72	161 00	204,051 77
Sun Fire*	London	1,211,377 00	---	---	72,791 75	---	1,284,168 75

Svea Fire and Life	Gothenburg, Sweden	1,276,512 70	.....	495,223 47	316,258 87	24,677 69	2,112,677 73
Transatlantic Fire	Hamburg	535,384 38	.....	.....	33,180 11	9,550 97	578,115 46
Union	London	477,047 50	.....	.....	171,197 45	8,569 85	656,814 30
United Fire*	Manchester	931,808 99	.....	.....	38,544 38	.....	970,353 37
Western*	Toronto	844,393 72	.....	.....	33,243 68	.....	1,273,749 37
Totals .....	.....	\$60,634,027 81	\$3,782,483 44	\$3,619,309 30	\$5,760,570 55	\$1,123,657 84	\$74,920,048 94

* United States Branch statement.

TABLE No. 28.

Showing the various items composing the Expenditures of Fire and Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1889—Companies of Foreign Countries.

NAME.	Location.	Fire Losses.	Marine Losses.	Life Expenses.	Dividends.	Brokerage and Commission
Atlas	London	\$539,574 08	-----	-----	\$120,000 00	\$182,354 85
British America*	Toronto	374,001 90	-----	-----	-----	121,226 44
Caledonian	Edinburgh	429,841 19	-----	-----	103,500 00	112,779 98
City of London Fire*	London	447,109 29	-----	-----	-----	96,367 14
Commercial Union	London	2,541,105 06	-----	\$517,554 85	312,605 87	678,092 18
Economic Fire.	London	175,485 00	-----	-----	-----	53,753 12
General Life and Fire.	London	304,640 50	-----	-----	-----	82,326 61
Guardian Fire and Life	London	1,638,805 34	-----	-----	350,000 00	444,762 98
Hamburg-Bremen	Hamburg	325,242 68	-----	-----	46,324 50	142,044 88
Hamburg-Magdeburg	Hamburg	136,243 11	-----	-----	31,075 00	33,798 20
Helvetia Swiss Fire.	St. Gall, Switzerland	274,602 35	-----	-----	96,000 00	88,982 61
Imperial Fire*	London	704,429 23	-----	-----	-----	203,025 57
Lancashire	Manchester	2,060,977 71	-----	-----	238,862 75	516,439 00
Lion Fire*	London	326,648 77	-----	-----	-----	70,388 58
Liverpool and London and Globe	Liverpool	3,847,039 42	-----	-----	921,150 00	1,071,728 96
London	London	1,023,299 95	-----	749,944 50	-----	363,195 16
London and Lancashire*	Liverpool	1,022,216 77	-----	-----	470,535 00	314,289 89
Magdeburg Fire.	Magdeburg	1,722,165 71	-----	-----	281,250 00	424,436 48
Manchester Fire	Manchester	534,276 50	-----	-----	49,817 50	171,427 75
National	Dublin	625,320 00	-----	-----	-----	55,000 00
New Zealand	Auckland	506,870 00	-----	-----	137,500 00	48,763 00
North British and Mercantile.	London	3,598,644 05	-----	-----	875,000 00	1,093,913 43
North German Fire.	Hamburg	260,339 55	-----	-----	75,000 00	70,174 17
Northern	London	1,735,092 69	-----	699,503 93	406,376 35	513,697 75
Norwich Union	Norwich, England	2,262,046 87	-----	-----	247,487 50	674,291 82
Phoenix*	London	955,432 30	-----	-----	-----	271,465 23
Prussian National	Stettin	362,832 08	-----	-----	135,000 00	135,866 78
Queen*	Liverpool	886,100 23	-----	10,559 61	-----	221,612 55
Royal	Liverpool	2,927,020 00	-----	-----	772,120 00	-----
Scania	Malmo, Sweden	90,239 65	-----	10,400 00	-----	49,313 91
Scottish Union and National*	Edinburgh	354,033 00	-----	-----	-----	84,881 93
South British Fire and Marine	Auckland	634,865 00	481,915 00	-----	95,835 00	130,650 00
Straits Fire	Singapore	68,266 90	-----	-----	32,000 00	21,837 44
Sun Fire*	London	795,100 56	-----	-----	-----	210,064 53

Svea Fire and Life	681,838 80	.....	544,446 08	32,000 00	331,592 30
Transatlantic Fire	269,771 90	.....	.....	39,733 00	46,402 09
Union	223,303 00	.....	.....	196,170 00	82,011 25
United Fire*	724,232 64	.....	.....	.....	200,572 94
Western*	551,061 34	366,468 83	.....	.....	228,294 72
Totals	\$36,954,776 12	\$3,185,520 93	\$2,521,849 36	\$5,998,343 47	\$9,645,926 25

* United States Branch statement.

TABLE No. 28—Continued.

NAME.	Location.	Office Salaries.	Taxes.	All Other Expenditures.	Total Expenditures.
Atlas.....	London.....	\$120,558 62	\$16,342 59	\$25,081 05	\$962,487 55
British America*.....	Toronto.....	13,225 72	4,938 94	37,445 08	690,490 28
Caledonian.....	Edinburgh.....	62,162 31	19,173 47	35,972 03	750,667 50
City of London Fire*.....	London.....	33,436 76	335 84	44,308 66	631,658 69
Commercial Union.....	London.....	332,231 62	325 36	39,837 27	5,838,009 01
Economic Fire.....	London.....	36,117 54			305,528 77
General Life and Fire.....	London.....	87,303 75		311 74	474,596 22
Guardian Life and Life.....	London.....	385,043 45			2,818,923 51
Hamburg.....	Hamburg.....	25,221 32	27,987 95		566,821 33
Hamburg-Bremen.....	Hamburg.....	14,581 83	4,026 03		219,724 17
Hamburg-Magdeburg.....	St. Gall, Switzerland.....	42,073 60	15,749 69	39,807 84	557,216 09
Helvetia Swiss Fire.....	London.....	114,878 55	39,199 69	32,009 97	1,093,543 01
Imperial Fire*.....	London.....	414,573 60	38,694 75		3,269,547 81
Lancashire.....	Manchester.....	30,368 51	11,717 63	24,406 86	463,530 35
Lion Fire*.....	London.....	478,202 37	116,012 25	693,197 00	7,127,330 00
Liverpool and London and Globe.....	Liverpool.....	265,705 60	44,220 66		3,987,618 01
London.....	London.....	69,881 33	32,992 63	88,823 86	1,528,204 48
London and Lancashire*.....	Liverpool.....	185,685 43	22,415 27	107,373 43	2,743,326 32
Magdeburg Fire.....	Magdeburg.....	87,673 75	2,097 25	19,926 00	865,218 75
Manchester Fire.....	Manchester.....	236,345 00		66,005 00	982,670 00
National.....	Dublin.....	199,427 00		119,503 00	1,431,128 00
New Zealand.....	Auckland.....	989,306 81	25,000 00	6,957 67	6,588,821 96
North British and Mercantile.....	London.....	59,975 08	7,100 20		472,589 00
North German Fire.....	Hamburg.....	607,531 92	59,306 27	130,941 75	4,155,450 66
Northern.....	London.....	196,449 73	40,038 50	135,382 12	3,555,696 54
Norwich Union.....	Norwich, England.....	72,452 06	45,913 59	57,508 95	1,402,772 14
Phoenix*.....	London.....	31,101 90	5,102 70	45,197 65	725,160 73
Prussian National.....	Stettin.....	103,142 72	43,626 26	90,110 05	1,338,551 84
Queen*.....	Liverpool.....	1,822,205 06			5,521,345 00
Royal.....	Liverpool.....	36,819 84	2,190 44	11,377 67	200,341 51
Scania.....	Malmö, Sweden.....	30,057 92	16,398 83	19,168 97	504,540 65
Scottish Union and National*.....	Edinburgh.....	156,805 00	13,490 00	800 00	1,464,340 00
South British Fire and Marine.....	Auckland.....	26,455 42	708 20	4,340 50	153,008 46
Straits Fire.....	Singapore.....	64,876 94	26,476 31	116,187 32	1,212,405 66
Sun Fire*.....	London.....	91,049 61	8,572 93	437,042 31	2,126,542 03
Svea Fire and Life.....	Gothenburg, Sweden.....	53,730 36	13,196 35	67,433 39	490,267 09
Transatlantic Fire.....	Hamburg.....				620,214 85
Union.....	London.....	114,749 35		3,981 25	

United Fire*	.....	41,447 77	1,084 32	17,886 43	985,224 10
Western*	.....	26,600 00	26,771 39	91,778 68	1,291,574 96
Totals	.....	\$8,359,455 09	\$742,332 29	\$2,610,103 52	\$70,018,307 03

* United States Branch statement.

TABLE No. 29.

Showing amount of Risks Written, Premiums Received, and amount of Risks in Force on the thirty-first day of December, 1889, with Premiums thereon, of Fire and Marine Insurance Companies doing business in California—Companies of Foreign Countries.

NAME.	Location.	RISKS WRITTEN DURING THE YEAR.			
		Fire.	Premiums.	Marine.	Premiums.
Atlas	London	\$815,378,666 00	\$1,223,068 00		\$1,223,068 00
British America*	Toronto	40,984,617 00	625,334 06		696,998 56
Caledonian	Edinburgh	352,491,920 00	757,346 10	\$71,664 50	757,346 10
City of London Fire*	London	50,056,086 00	630,726 79		630,726 79
Commercial Union	London	1,183,888,065 00	5,193,777 50		6,684,647 50
Economic Fire	London	159,372,925 00	527,429 62	225,229,000 00	527,429 62
General Life and Fire	London	224,271,400 00	577,769 81		577,769 81
Guardian Fire and Life	London	827,241,880 00	2,537,550 00		2,537,550 00
Hamburg-Bremen	Hamburg	246,870,827 00	1,355,018 05		1,355,018 05
Hamburg-Magdeburg	Hamburg	95,286,731 00	404,730 66		404,730 66
Helvetia Swiss Fire	St. Gall, Switzerland	602,920,680 00	1,103,425 18		1,103,425 18
Imperial Fire*	London	122,857,657 00	1,320,769 65		1,320,769 65
Lancashire	Manchester	1,123,884,053 00	3,371,652 16		3,371,652 16
Lion Fire*	London	60,409,964 00	708,954 37		708,954 37
Liverpool and London and Globe	Liverpool	2,127,741,080 00	9,073,618 71		9,073,618 71
London	London	604,530,860 00	1,923,305 12	183,037,085 00	3,250,245 12
London and Lancashire*	Liverpool	206,223,095 00	1,994,705 71		1,994,705 71
Magdeburg Fire	Magdeburg	2,133,133,621 00	5,435,859 14		5,435,859 14
Manchester Fire	Manchester	272,625,625 00	817,876 91		817,876 91
National	Dublin	203,647,911 00	1,018,140 00		1,018,140 00
New Zealand	Auckland	165,973,600 00	1,030,586 00		1,759,810 00
North British and Mercantile	London	2,554,817,445 00	6,350,155 33	87,087,515 00	6,350,155 33
North German Fire	Hamburg	288,757,352 00	942,302 00	729,224 00	942,302 00
Northern	London	1,019,537,821 00	3,131,644 08		3,131,644 08
Norwich Union	Norwich, England	1,280,445,640 00	3,831,877 88		3,831,877 88
Phoenix*	London	242,925,542 00	2,022,260 74		2,022,260 74
Prussian National	Stettin	527,418,634 00	1,009,749 09	11,875,736 00	1,047,220 46
Queen*	Liverpool	165,432,109 00	1,823,467 66		1,823,467 66
Royal	Liverpool	1,545,830,565 00	5,517,250 00		5,517,250 00
Scania	Malmö, Sweden	71,191,292 00	301,239 54		301,239 54
Scottish Union and National*	Edinburgh	90,444,133 00	967,121 42		967,121 42

South British Fire and Marine.....	Auckland	184,371,688 00	1,075,620 00	69,034,805 00	878,635 00	1,954,255 00
Straks Fire	Singapore	61,789,813 00	171,535 05	-----	-----	171,535 05
Sun Fire*	London	147,303,351 00	1,583,133 43	-----	-----	1,583,133 43
Svea Fire and Life	Gothenburg, Sweden	407,641,170 00	1,673,451 10	-----	-----	1,673,451 10
Transatlantic Fire	Hamburg	313,146,767 00	1,571,892 88	-----	-----	1,571,892 88
Union	London	350,400,810 00	661,443 00	-----	-----	661,443 00
United Fire*	Manchester	114,111,070 00	1,215,912 01	-----	-----	1,215,912 01
Western*	Toronto	73,783,697 00	1,009,312 06	-----	-----	1,565,972 60
Totals	-----	\$21,065,149,422 00	\$76,491,010 81	\$667,617,297 00	\$5,131,515 75	\$81,622,526 56

* United States Branch statement.

TABLE No. 29—Continued.

NAME.	Location.	RISKS IN FORCE DECEMBER 31, 1889.				
		Fire.	Premiums.	Marine.	Premiums.	Total Premiums.
Atlas	London	\$655,597,333 00	\$983,396 00			\$983,396 00
British America*	Toronto	59,723,604 00	752,632 12	\$1,280,220 00	\$33,625 07	786,257 19
Caledonian	Edinburgh	285,094,570 00	657,996 02			657,996 02
City of London Fire*	London	48,233,688 00	631,636 04			631,636 04
Commercial Union	London	647,599,708 00	3,319,463 50	51,081,990 00	754,215 00	4,073,678 50
Economic Fire	London	63,162,649 00	194,544 66			194,544 66
General Life and Fire	London	184,300,688 00	477,842 88			477,842 88
Guardian Fire and Life	London	582,706,855 00	2,185,135 00			2,185,135 00
Hamburg-Bremen	Hamburg	112,506,300 00	815,452 15			815,452 15
Hamburg-Magdeburg	Hamburg	56,855,763 00	212,198 76			212,198 76
Helvetia Swiss Fire	St. Gall, Switzerland	205,396,247 00	380,414 69			380,414 69
Imperial Fire*	London	130,706,745 00	1,474,473 11			1,474,473 11
Lancashire	Manchester	990,793,708 00	2,937,972 35			2,937,972 35
Lion Fire*	London	38,175,475 00	501,733 79			501,733 79
Liverpool and London and Globe	Liverpool	1,880,113,205 00	8,538,573 00			8,538,573 00
London	London	552,049,820 00	2,175,937 83			2,460,487 83
London and Lancashire*	Liverpool	216,401,190 00	2,152,405 28	21,199,560 00	284,550 00	2,452,405 28
Magdeburg Fire	Magdeburg					
Manchester Fire	Manchester	180,603,250 00	544,580 35			544,580 35
National	Dublin	226,077,261 00	1,003,560 00			1,003,560 00
New Zealand	Auckland	137,647,285 00	854,632 00	19,367,210 00	132,444 00	987,096 00
North British and Mercantile	London	1,829,382,615 00	4,233,436 88			4,233,436 88
North German Fire	Hamburg	175,730,384 00	460,522 45			460,522 45
Northern	London	679,691,881 00	2,087,762 72			2,087,762 72
Norwich Union	Norwich, England	1,112,789,500 00	3,536,351 41			3,536,351 41
Phoenix*	London	230,700,842 00	2,099,979 29			2,099,979 29
Prussian National	Stettin	422,725,770 00	763,698 00			763,698 00
Queen*	Liverpool	206,909,374 00	2,293,247 77	63,637 00	4,869 72	2,293,247 77
Royal	Liverpool	1,635,117,145 00	7,315,950 00			7,315,950 00
Scania	Malmo, Sweden	31,308,818 00	97,200 72			97,200 72
Scottish Union and National*	Edinburgh	60,333,320 00	651,172 29			651,172 29
South British Fire and Marine	Auckland	128,079,115 00	749,215 20	10,342,740 00	199,135 00	948,350 00
Straits Fire	Singapore	25,650,098 00	66,411 17			66,411 17
Sun Fire*	London	191,116,814 00	1,913,419 45			1,913,419 45
Svea Fire and Life	Gothenburg, Sweden	371,072,221 00	425,590 76			425,590 76

Transatlantic Fire	131,963,011 00	563,402 11	-----	563,402 11
Union Fire	303,842,200 00	600,934 00	-----	600,934 00
United Fire*	91,862,813 00	1,096,486 04	-----	1,096,486 04
Western*	68,035,495 00	922,496 98	-----	998,408 35
Totals	\$14,950,026,760 00	\$60,675,036 57	75,711 37	\$62,159,586 73
		\$105,584,431 00	\$1,484,550 16	

* United States Branch statement.

TABLE No. 30.

Summary of Assets, Liabilities, Income, Expenditures, etc., of Marine Insurance Companies doing business in California on the thirty-first day of December, 1889.

NAME.	Location.	Cash Capital Paid Up.	Assets.	Liabilities, Capital not Included.	Income.
Alliance Marine.....	London.....	\$1,000,000 00	\$2,393,916 88	\$388,891 91	\$704,830 00
Australian General.....	Sydney.....	210,000 00	612,503 00	112,452 00	203,190 00
Batise.....	Basle, Switzerland.....	200,000 00	709,778 84	231,316 80	491,736 07
Boston Marine.....	Boston.....	1,000,000 00	2,443,025 01	585,206 47	1,237,863 63
British and Foreign Marine.....	Liverpool.....	918,000 00	5,089,882 44	839,882 57	1,841,272 74
Canton.....	Hong Kong.....	500,000 00	1,461,487 77	198,013 38	1,047,339 62
China Traders.....	Hong Kong.....	600,000 00	1,732,785 58	268,556 47	785,957 42
Federal Marine.....	Zurich, Switzerland.....	200,000 00	631,715 42	356,255 30	520,576 45
Fonciere.....	Paris.....	1,250,000 00	2,358,921 46	594,313 42	1,352,914 27
Helvetia General.....	St. Gall, Switzerland.....	400,000 00	1,401,586 80	485,973 11	630,911 99
Indemnity Mutual Marine.....	London.....	1,005,000 00	4,298,781 02	274,300 25	1,056,007 60
International Marine.....	Liverpool.....	500,000 00	1,007,703 98	246,155 37	335,317 21
London and Provincial Marine.....	London.....	500,000 00	1,348,552 75	204,743 17	606,079 79
Magdeburg General.....	Magdeburg.....	750,000 00	3,876,104 83	2,799,341 94	925,344 73
Mannheim.....	Mannheim.....	500,000 00	1,449,305 49	387,485 57	989,082 93
Man On.....	Hong Kong.....	500,000 00	657,549 00	68,500 00	233,833 36
Marine.....	London.....	900,000 00	5,485,064 64	178,345 00	1,295,240 00
Maritime.....	Liverpool.....	500,000 00	1,576,492 36	253,894 50	594,055 54
National Marine.....	London.....	500,000 00	862,350 00	262,786 00	1,020,821 00
North China.....	Shanghai.....	1,200,000 00	2,542,803 20	647,195 47	1,694,825 06
On Tai.....	Hong Kong.....	416,666 66	767,203 79	10,190 48	294,912 11
Reliance Marine.....	Liverpool.....	500,000 00	1,172,770 60	141,337 63	386,537 27
Sea.....	Liverpool.....	500,000 00	2,473,391 46	649,920 75	1,068,945 24
Standard Marine.....	Liverpool.....	500,000 00	1,429,984 50	283,925 00	517,008 00
Straits.....	Singapore.....	600,000 00	922,138 56	80,877 58	520,205 66
Switzerland Marine.....	Zurich.....	200,000 00	735,169 66	275,397 05	429,810 70
Thames and Mersey.....	Liverpool.....	1,000,000 00	6,000,465 98	1,194,594 00	1,856,728 33
Transatlantic Marine.....	Berlin.....	227,700 00	607,586 88	190,704 35	542,173 76
Union Fire and Marine.....	Christchurch, N. Z.....	500,000 00	916,185 29	198,984 88	462,725 26
Union Insurance Society.....	Hong Kong.....	250,000 00	1,465,617 39	400,000 00	1,283,151 52
Union Marine.....	Liverpool.....	711,200 00	2,576,354 84	568,337 52	1,081,967 04
Yangtze.....	Shanghai.....	880,000 00	1,280,378 79	203,368 31	175,000 94
Totals.....	.....	\$19,468,566 66	\$62,287,761 25	\$13,581,306 25	\$26,095,615 30

TABLE No. 30—Continued.

NAME.	Location.	Expenditures.	Losses Incurred during the Year.	Net Surplus.
Alliance Marine.....	London.....	\$875,205 00	\$636,210 00	\$1,005,024 97
Australian General.....	Sydney.....	308,252 00	236,375 00	290,051 00
Baloise.....	Basle, Switzerland.....	445,219 18	325,607 30	278,462 04
Boston Marine.....	Boston.....	1,178,914 12	1,040,202 24	857,818 54
British and Foreign Marine.....	Liverpool.....	1,636,439 56	1,100,520 32	3,281,938 87
Canton.....	Hong Kong.....	787,534 64	446,035 91	763,474 39
China Traders.....	Hong Kong.....	720,471 32	509,231 04	864,229 11
Federal Marine.....	Zurich, Switzerland.....	474,616 33	260,069 56	75,460 12
Fonciere.....	Paris.....	1,108,308 97	752,373 11	514,608 04
Helvetia General.....	St. Gall, Switzerland.....	513,264 41	392,555 92	515,613 69
Indemnity Mutual Marine.....	London.....	763,568 20	511,709 02	3,019,420 77
International Marine.....	Liverpool.....	324,942 58	530,355 00	261,006 61
London and Provincial Marine.....	London.....	569,997 11	437,788 85	643,809 58
Magdeburg General.....	Magdeburg.....	607,732 59	145,526 72	326,762 89
Mannheim.....	Mannheim.....	802,226 19	585,443 00	561,819 92
Man On.....	Hong Kong.....	216,929 50	90,061 50	89,049 00
Marine.....	London.....	829,415 00	314,245 00	4,406,719 64
Maritime.....	Liverpool.....	515,916 90	445,030 00	812,897 86
National Marine.....	London.....	847,260 00	957,310 00	99,364 00
North China.....	Shanghai.....	1,332,959 06	1,048,319 17	695,657 73
On Tai.....	Hong Kong.....	262,959 06	128,799 78	340,352 65
Reliance Marine.....	Liverpool.....	340,273 75	230,755 00	531,432 97
Sea.....	Liverpool.....	912,079 42	764,748 68	1,323,670 71
Standard Marine.....	Liverpool.....	552,536 00	420,525 00	646,059 50
Straits.....	Singapore.....	489,018 48	318,154 44	241,290 98
Switzerland Marine.....	Zurich.....	387,579 79	272,739 65	259,712 61
Thames and Mersey.....	Liverpool.....	1,970,862 71	1,472,509 00	3,805,871 98
Transatlantic Marine.....	Berlin.....	390,690 96	250,889 89	189,182 53
Union Fire and Marine.....	Christchurch, N. Z.....	488,490 18	144,422 23	217,200 41
Union Insurance Society.....	Hong Kong.....	613,541 59	735,168 65	815,617 39
Union Marine.....	Liverpool.....	954,109 52	908,751 79	1,296,817 36
Yangtze.....	Shanghai.....	167,282 78	163,463 74	197,010 48
Totals.....	.....	\$22,588,420 57	\$16,647,099 51	\$29,227,888 34

TABLE No. 31.

Showing the various items composing the Assets of Marine Insurance Companies doing Business in California on the thirty-first day of December, 1889.

NAME.	Location.	Real Estate.	Mortgage Loans.	Stocks and Bonds Owned by the Company.	Collateral Loans.	Cash in Office and Banks.
Alliance Marine	London	\$100,000 00	-----	\$2,114,241 27	-----	\$50,549 06
Australian General	Sydney	60,000 00	-----	295,000 00	-----	5,800 00
Baloise	Basle, Switzerland	22,000 00	\$161,500 00	333,006 35	-----	66,470 68
Boston Marine	Boston	28,740 78	497,500 00	954,849 50	\$105,500 00	209,483 59
British and Foreign Marine	Liverpool	319,842 38	50,000 00	3,560,625 15	528,858 12	126,863 82
Canton	Hong Kong	-----	124,000 00	289,280 00	750,000 00	125,496 69
China Traders	Hong Kong	-----	326,000 00	412,371 67	-----	860,175 13
Federal Marine	Zurich, Switzerland	-----	-----	240,806 56	-----	72,404 80
Fonciere	Paris	294,973 36	-----	574,486 00	-----	705,998 91
Helvetia General	St. Gall, Switzerland	69,300 00	518,255 21	255,291 00	-----	323,582 24
Indemnity Mutual Marine	London	175,000 00	175,000 00	3,802,350 00	-----	134,919 71
International Marine	Liverpool	-----	16,900 00	705,241 94	180,000 00	25,200 22
London and Provincial Marine	London	-----	-----	751,647 08	-----	385,313 53
Magdeburg General	Magdeburg	222,048 34	2,728,903 27	398,214 70	862 50	52,713 15
Mannheim	Mannheim	44,913 08	532,875 00	414,233 49	-----	176,110 23
Man On	Hong Kong	36,500 00	209,500 00	-----	-----	290,609 00
Marine	London	350,000 00	-----	4,695,260 62	-----	95,356 52
Maritime	Liverpool	-----	-----	1,464,462 85	-----	36,754 00
National Marine	London	-----	-----	355,787 00	-----	378,356 00
North China	Shanghai	244,254 40	-----	1,004,397 49	-----	1,073,298 44
On Tai	Hong Kong	96,488 00	442,550 00	-----	-----	206,890 85
Reliance Marine	Liverpool	-----	-----	875,022 50	179,700 00	34,799 95
Sea	Liverpool	-----	-----	1,578,418 99	626,864 82	77,077 66
Standard Marine	Liverpool	-----	-----	1,227,811 00	12,250 00	12,553 00
Straits	Singapore	-----	451,000 00	8,575 00	-----	386,128 41
Switzerland Marine	Zurich	-----	37,000 00	362,214 75	-----	123,071 46
Thames and Mersey	Liverpool	-----	-----	4,977,653 02	-----	359,008 50
Transatlantic Marine	Berlin	-----	215,500 00	177,566 23	-----	39,232 90
Union Fire and Marine	Christchurch, N. Z.	514,039 22	514,039 22	9,210 00	-----	239,352 15
Union Insurance Society	Hong Kong	186,811 85	186,811 85	760,699 41	-----	356,843 91
Union Marine	Liverpool	15,000 00	-----	2,205,765 60	-----	53,934 33
Yangtze	Shanghai	-----	90,200 00	432,228 62	-----	628,083 57
Totals	-----	\$1,910,810 34	\$7,371,934 55	\$35,236,818 39	\$2,384,085 44	\$7,716,232 41

TABLE No. 31—Continued.

NAME.	Location.	Interest Due and Accrued.	Premiums in Course of Collection.	Bills Receivable, not Matured, taken for Marine Risks.	All Other Assets.	Total Assets.
Alliance Marine	London	\$10,810 41	\$109,523 33	\$3,692 81	\$5,100 00	\$2,393,916 88
Australian General	Sydney	8,033 00	76,392 00	-----	5,778 00	612,503 00
Baloise	Basle, Switzerland	2,292 70	208,638 51	-----	-----	709,778 84
Boston Marine	Boston	5,912 57	141,285 63	490,752 94	-----	2,443,025 01
British and Foreign Marine	Liverpool	11,046 02	331,301 51	121,284 50	40,049 94	5,089,821 44
Canton	Hong Kong	26,347 39	125,774 59	23,589 10	-----	1,461,487 77
China Traders	Hong Kong	18,488 37	60,893 00	-----	54,857 41	1,732,785 58
Federal Marine	Zurich, Switzerland	-----	318,304 06	-----	-----	631,715 42
Fonciere	Paris	-----	541,406 35	-----	242,056 84	2,358,921 46
Helvetia General	St. Gall, Switzerland	11,087 79	191,996 68	-----	31,473 88	1,401,586 80
Indemnity Mutual Marine	London	-----	181,511 31	5,000 00	-----	4,298,781 02
International Marine	Liverpool	8,917 79	56,187 12	-----	15,314 91	1,007,761 98
London and Provincial Marine	London	-----	208,983 10	-----	2,609 04	1,348,552 75
Magdeburg General	Magdeburg	1,005 18	211,029 30	117,982 40	143,395 99	3,876,101 83
Mannheim	Mannheim	4,813 16	264,019 61	12,340 92	-----	1,449,305 49
Man On	Hong Kong	3,800 00	117,140 00	-----	-----	657,549 00
Marine	London	6,738 75	287,202 50	46,735 00	3,771 25	5,485 014 64
Maritime	Liverpool	-----	74,468 10	-----	807 41	1,576,492 36
National Marine	London	9,870 00	114,070 00	1,850 00	3,817 00	862,350 00
North China	Shanghai	1,084 42	203,276 05	8,552 40	-----	2,542,863 20
On Tal	Hong Kong	1,539 12	2,585 82	-----	17,156 00	767,269 79
Reliance Marine	Liverpool	7,995 58	67,949 64	-----	7,302 93	1,172,770 60
Sea	Liverpool	7,669 68	165,809 14	4,326 93	13,424 24	2,473,591 46
Standard Marine	Liverpool	-----	120,737 25	8,783 25	47,850 00	1,429,984 50
Straits	Singapore	9,298 48	60,064 48	-----	7,072 19	922,138 56
Switzerland Marine	Zurich	-----	111,012 23	87,545 68	14,265 54	735,169 66
Thames and Mersey	Liverpool	69,414 88	564,607 00	22,064 00	7,118 58	6,000,465 98
Transatlantic Marine	Berlin	-----	107,478 96	67,808 79	-----	607,586 88
Union Fire and Marine	Christchurch, N. Z.	14,681 40	113,751 64	-----	3,400 88	916,185 29
Union Insurance Society	Hong Kong	45,514 76	115,747 40	-----	-----	1,465,617 39
Union Marine	Liverpool	21,305 71	163,881 29	25,228 93	91,239 02	2,576,354 88
Yangtze	Shanghai	-----	129,128 58	4 48	633 54	1,280,378 79
Totals	-----	\$308,237 16	\$5,544,756 24	\$1,056,442 13	\$758,494 59	\$62,287,761 25

TABLE No. 32.

Showing the various items composing the Liabilities, except Capital Stock, of Marine Insurance Companies doing business in California on the thirty-first day of December, 1889.

NAME.	Location.	Losses Adjusted.	Losses Unadjusted.	Losses Resisted.	Cash Dividends.
Alliance Marine.	London.	\$71,825 00			\$6,202 00
Austrasian General.	Sydney.	4,280 00	\$37,500 00		
Balaise.	Basle, Switzerland.	143,718 80			24 00
Boston Marine.	Boston.	14,017 50	147,992 50	\$4,000 00	
British and Foreign Marine.	Liverpool.	6,050 00	380,733 76		636 46
Canton.	Hong Kong.	60,395 00	10,750 00		2,780 00
China Traders.	Hong Kong.	146,595 00			7,815 00
Federal Marine.	Zurich, Switzerland.		106,500 00		5,950 15
Fonciere.	Paris.	312,006 77			
Helvetia General.	St. Gall, Switzerland.	267,020 66			
Indemnity Mutual Marine.	London.	8,992 75			367 50
International Marine.	Liverpool.	974 52	98,520 00		3 75
London and Provincial Marine.	London.		34,240 00	7,500 00	1,151 58
Magdeburg General.	Magdeburg.				412 50
Mannheim.	Mannheim.	41,504 50			
Man On.	Hong Kong.	304,787 75			
Marine.	London.	16,000 00			50,000 00
Maritime.	London.	82,750 00	10,625 00		1,227 50
National Marine.	Liverpool.	127,925 00			5 00
North China.	London.	235,000 00	25,850 00		1,695 47
On Tai.	Shanghai.				
Reliance Marine.	Hong Kong.		9,105 91		
Sea.	Liverpool.	47,085 00			22 50
Standard Marine.	Liverpool.	3,435 83	845,805 00	11,810 00	150 00
Strait.	Liverpool.		93,575 00		
Switzerland Marine.	Singapore.	30,000 00			
Thames and Mersey.	Zurich.	112,409 00			49 00
Transatlantic Marine.	Liverpool.	273,570 00			2,070 50
Union Fire and Marine.	Berlin.	73,087 50			1,027 50
Union Insurance Society.	Christchurch, New Zealand.	6,725 00			3,324 35
Union Marine.	Hong Kong.		325,000 00		
Yangtze.	Liverpool.	110,000 00			859 63
	Shanghai.	47,195 77	62,149 00		2,318 16
Totals.		\$2,549,951 35	\$1,688,346 17	\$23,340 00	\$88,092 55

TABLE No. 32—Continued.

NAME.	Location.	Marine Reinsurance.	All Other Claims.	Total Liabili- ties, Capital not Included.	Net Surplus.
Alliance Marine.....	London	\$287,155 00	\$23,709 91	\$388,891 91	\$1,005,024 97
Australian General.....	Sydney	41,632 00	29,040 00	112,452 00	290,051 00
Baloise.....	Basle, Switzerland.	87,574 00	---	231,316 80	278,462 04
Boston Marine.....	Boston	419,166 47	---	585,206 47	857,818 54
British and Foreign Marine.....	Liverpool	341,887 92	110,574 43	833,882 57	3,281,938 87
Canton.....	Hong Kong.	86,313 75	37,774 63	198,013 38	763,474 39
China Traders.....	Hong Kong.	103,972 31	10,174 16	208,556 47	894,229 11
Federal Marine.....	Zurich, Switzerland.	95,000 00	154,755 30	356,255 30	75,460 12
Ponciere.....	Paris	227,839 85	48,516 55	594,313 42	514,408 04
Helvetia General.....	St. Gall, Switzerland.	84,962 99	133,989 46	485,973 11	515,613 69
Indemnity Mutual Marine.....	London	265,000 00	---	274,360 25	3,019,420 77
International Marine.....	Liverpool	123,433 58	---	246,155 37	261,606 61
London and Provincial Marine.....	London	147,260 91	14,590 68	204,743 17	643,809 58
Magdeburg General.....	Magdeburg	16,455 78	2,740,969 16	2,799,341 94	326,762 89
Mannheim.....	Mannheim	72,358 91	10,338 88	387,485 57	561,819 92
Man On.....	Hong Kong.	2,500 00	---	68,500 00	89,049 00
Marine.....	London	85,000 00	---	178,345 00	4,406,719 64
Maritime.....	Liverpool	110,385 00	14,357 00	292,786 00	812,597 86
National Marine.....	London	236,931 00	---	253,894 50	99,564 00
North China.....	Shanghai	410,000 00	500 00	647,195 47	695,667 73
On Tai.....	Hong Kong	1,084 57	---	10,190 48	340,352 65
Reliance Marine.....	Liverpool	73,722 18	20,507 95	141,337 63	531,432 97
Sea.....	Liverpool	235,743 58	128,785 34	649,920 75	1,323,670 71
Standard Marine.....	Liverpool	61,565 00	---	283,925 00	646,059 50
Straits.....	Liverpool	45,000 00	5,877 58	80,877 58	241,260 98
Switzerland Marine.....	Singapore.	62,855 29	100,083 76	275,397 05	259,712 61
Thames and Mersey.....	Zurich	570,475 00	346,478 50	1,194,594 00	3,805,871 98
Transatlantic Marine.....	Liverpool	63,989 02	52,000 33	190,704 35	189,182 53
Union Fire and Marine.....	Berlin	52,276 74	136,558 79	198,981 88	217,290 41
Union Insurance Society.....	Christchurch, New Zealand.	75,000 00	---	400,000 00	815,617 39
Union Marine.....	Hong Kong	159,747 91	297,729 98	568,337 52	1,296,817 35
Yangtze.....	Liverpool	18,442 00	73,263 38	203,368 31	197,010 48
Totals	Shanghai	\$4,664,830 89	\$4,566,745 29	\$13,581,306 25	\$29,227,888 34

TABLE NO. 33.

Showing the various items composing the Incomes of Marine Insurance Companies doing business in California on the thirty-first day of December, 1882.

NAME.	Location.	Marine Premiums.	Interest on Bonds and Mortgages.	Interest and Dividends from Other Sources.	Received from all Other Sources.	Total Income.
Alliance Marine	London	\$632,510 00	-----	\$72,320 00	-----	\$704,830 00
Australian General	Sydney	174,014 00	-----	29,185 00	-----	203,199 00
Baloise	Basle, Switzerland	470,649 63	-----	20,014 86	\$1,041 58	491,736 07
Boston Marine	Boston	1,153,310 18	\$23,908 27	53,419 60	1,205 58	1,237,893 63
British and Foreign Marine.	Liverpool	1,686,031 24	-----	155,095 09	146 41	1,841,272 74
Canton	Hong Kong	971,729 88	16,763 26	57,807 96	1,038 52	1,047,339 62
China Traders	Hong Kong	694,908 32	29,594 99	61,076 11	378 00	785,957 42
Federal Marine	Zurich, Switzerland	509,966 80	-----	10,206 39	403 26	520,576 45
Fonciere	Paris	1,304,770 81	-----	48,193 46	-----	1,352,964 27
Helvetia General	St. Gall, Switzerland	588,699 98	-----	40,166 03	2,045 98	630,911 99
Indemnity Mutual Marine	London	921,329 79	6,703 44	127,878 75	155 62	1,056,067 60
International Marine	Liverpool	301,479 81	431 70	32,696 52	709 18	335,317 21
London and Provincial Marine.	London	562,753 52	-----	43,326 27	-----	606,079 79
Magdeburg General	Magdeburg	158,334 85	115,737 45	14,981 31	637,291 12	926,344 73
Mannheim	Mannheim	964,945 07	17,403 12	6,534 80	-----	989,082 99
Man On	Hong Kong	202,957 36	14,820 00	11,496 60	4,559 40	233,833 36
Marine	London	1,122,770 00	-----	172,470 00	-----	1,295,240 00
Maritime	Liverpool	533,676 16	-----	51,938 14	8,421 24	584,035 54
National Marine	London	983,945 00	-----	36,876 00	-----	1,020,821 00
North China.	Shanghai	1,575,720 68	-----	88,552 31	552 07	1,664,825 06
On Tai	Hong Kong	242,729 63	28,579 27	8,977 36	14,625 85	264,912 11
Reliance Marine	Liverpool	351,197 50	-----	35,182 27	157 50	386,537 27
Sea	Liverpool	926,711 05	-----	79,559 10	-----	1,006,945 24
Standard Marine	Liverpool	478,475 00	-----	38,593 00	675 08	517,068 00
Straits	Singapore	467,518 63	-----	51,414 87	1,243 16	520,206 66
Switzerland Marine.	Zurich	394,223 19	1,480 00	16,273 04	429,810 70	1,856,798 33
Thames and Mersey.	Liverpool	1,647,448 02	-----	171,698 56	37,581 75	1,856,728 33
Transatlantic Marine.	Berlin	525,277 77	7,883 45	8,062 87	919 67	542,173 76
Union Fire and Marine.	Christchurch, N. Z.	219,301 04	-----	32,651 90	211,372 32	462,725 26
Union Insurance Society	Hong Kong	1,237,636 76	9,884 95	35,629 81	-----	1,283,151 52
Union Marine	Liverpool	1,001,276 50	-----	80,588 66	101 88	1,081,967 04
Yangsze	Shanghai	133,550 52	5,412 00	32,945 86	3,152 56	175,030 94
Totals	-----	\$23,145,898 70	\$278,801 90	\$1,725,302 50	\$945,612 20	\$26,095,615 30

TABLE No. 34.

Showing the various items composing the Expenditures of Marine Insurance Companies doing business in California on the thirty-first day of December, 1889.

NAME.	Location.	Marine Losses.	Dividends.	Brokerage and Commissions.	Office Salaries.
Alliance Marine	London	\$633,510 00	\$99,750 00	\$10,185 00	\$89,980 00
Australian General	Sydney	236,375 00	31,500 00		40,377 00
Baloise	Basle, Switzerland	325,607 30	40,000 00	50,221 38	29,390 50
Boston Marine	Boston	903,398 86	100,000 00	27,455 52	44,174 48
British and Foreign Marine	Liverpool	1,160,520 32	206,200 00	14,995 24	165,586 82
Canton	Hong Kong	445,961 66	253,950 18	37,104 81	50,517 99
China Traders	Hong Kong	357,422 74	225,100 03	17,461 78	83,407 33
Federal Marine	Zurich, Switzerland	260,669 56	20,000 00	140,824 91	51,589 06
Fonciere	Paris	752,373 11		216,302 24	139,633 62
Helvetin General	St. Gall, Switzerland	392,555 92		73,483 73	39,741 13
Indemnity Mutual Marine	London	511,709 02	167,132 75	4,816 50	62,566 08
International Marine	Liverpool	239,449 10	37,500 00	13,720 81	32,251 56
London and Provincial Marine	London	437,788 85	62,500 00		56,137 33
Magdeburg General	Magdeburg	123,958 69	75,000 00	14,451 82	14,721 08
Mannheim	Mannheim	626,631 72	47,161 12	58,161 72	65,350 18
Man On	Hong Kong	90,631 50	85,172 00	12,500 00	23,520 00
Marine	London	314,245 00	375,000 00		111,200 00
Maritime	Liverpool	411,164 64	50,000 00		36,121 00
National Marine	London	683,175 00		8,362 35	
North China	Shanghai	1,048,319 17	312,770 75	112,415 00	41,110 00
On Tai	Hong Kong	128,790 78	89,206 56	17,751 87	153,510 91
Reliance Marine	Liverpool	228,308 56	40,000 00	8,303 35	31,812 38
Sea	Liverpool	771,680 14	71,900 00	17,038 77	43,138 00
Standard Marine	Liverpool	465,425 00	37,500 00	2,062 75	54,887 64
Straits	Singapore	318,154 44	86,420 06		49,611 00
Switzerland Marine	Zurich	972,739 65	40,000 00	15,218 02	69,225 96
Thames and Mersey	Liverpool	1,472,569 71	300,190 00	27,623 52	30,444 67
Transatlantic Marine	Berlin	250,889 89	75,000 00		128,756 26
Union Fire and Marine	Christchurch, N. Z.	144,422 23	50,427 38	36,340 03	27,583 92
Union Insurance Society	Hong Kong	410,168 65		37,873 40	79,960 23
Union Marine	Liverpool	798,751 79	71,120 00	34,052 43	103,188 01
Yangtze	Shanghai	114,266 74		7,391 65	48,778 77
Totals		\$15,317,663 74	\$3,113,590 83	\$1,028,739 81	\$2,083,807 32

TABLE No. 34—Continued.

NAME.	Location.	Taxes.	All Other Expenditures.	Total Expenditures.
Alliance Marine	London	\$7,300 00	\$34,480 00	\$875,205 00
Australian General	Sydney	-----	-----	308,252 00
Baloise	Basle, Switzerland	-----	-----	445,219 18
Boston Marine	Boston	10,117 47	93,797 79	1,178,944 12
British and Foreign Marine	Liverpool	23,332 19	6,004 99	1,636,639 56
Canton	Hong Kong	-----	-----	737,354 64
China Traders	Hong Kong	-----	-----	720,471 32
Federal Marine	Zurich, Switzerland	-----	37,079 44	474,616 33
Fonciere	Paris	1,532 80	-----	1,108,308 97
Helvetia General	St. Gall, Switzerland	7,433 63	-----	513,264 41
Indemnity Mutual Marine	London	-----	17,343 85	763,508 20
International Marine	Liverpool	1,303 99	717 12	324,942 58
London and Provincial Marine	London	1,178 12	12,392 81	569,997 11
Magdeburg General	Magdeburg	902 64	378,638 36	607,732 59
Mannheim	Mannheim	4,921 45	-----	802,236 19
Man On	Hong Kong	1,225 40	3,850 60	216,929 50
Marine	London	12,225 00	16,745 00	829,415 00
Maritime	Liverpool	292 25	10,076 66	515,916 90
National Marine	London	-----	24,560 00	847,260 00
North China	Shanghai	-----	200 00	1,532,532 73
On Tai	Hong Kong	1,062 92	3,684 07	262,969 06
Reliance Marine	Liverpool	1,008 97	10,719 45	340,273 75
Sea	Liverpool	8,548 89	-----	912,079 42
Standard Marine	Liverpool	-----	-----	552,536 00
Straits	Singapore	-----	-----	489,018 48
Switzerland Marine	Zurich	4,979 86	11,792 09	387,579 79
Thames and Mersey	Liverpool	1,794 34	67,612 40	1,970,862 71
Transatlantic Marine	Berlin	-----	877 12	390,690 96
Union Fire and Marine	Christchurch, N. Z.	5,771 00	170,435 94	488,490 18
Union Insurance Society	Hong Kong	-----	66,132 50	613,541 59
Union Marine	Liverpool	13,897 98	14,169 33	934,169 52
Yangtze	Shanghai	-----	4,370 45	1,07,282 78
Totals	-----	\$108,878 90	\$985,739 97	\$22,588,420 57

TABLE No. 35.

Showing the amount of Risks Written, Premiums Received, and the amount of Risks in Force on the thirty-first day of December, 1889, with Premiums thereon, of Marine Insurance Companies doing business in California.

NAME.	Location.	Marine Risks Written During the Year.	Premiums.	Marine Risks in Force December 31, 1889.	Premiums.
Alliance Marine	London	\$198,910,465 00	\$952,065 00	\$32,934,520 00	\$276,460 00
Australian General	Sydney	25,427,605 00	290,331 00	3,046,660 00	41,032 00
Baltimore	Basle, Switzerland	682,694,400 00	655,891 38	58,765,340 00	95,123 60
Boston Marine	Boston	88,915,865 00	1,351,241 21	12,013,830 00	419,166 47
British and Foreign Marine.	Liverpool	380,750,903 00	2,232,149 92	21,453,354 00	447,341 84
Canton	Hong Kong	182,615,456 00	1,160,109 45	2,861,466 00	49,541 54
China Traders	Hong Kong	120,600,000 00	820,231 20	13,440,000 00	103,972 31
Federal Marine	Zurich, Switzerland		820,600 61		95,000 00
Fonciere	Paris		1,308,015 63		227,839 95
Helvetia General	St. Gall, Switzerland	738,877,762 00	821,612 14	6,888,224 00	84,963 60
Indemnity Mutual Marine	London	100,563,770 00	1,238,066 88	16,543,825 00	148,448 07
International Marine	Liverpool	51,039,275 00	301,479 81	5,923,040 00	102,913 20
London and Provincial Marine	London	165,141,425 00	807,737 39	22,041,890 00	147,260 91
Magdeburg General	Magdeburg	216,932,189 00	212,968 82	2,527,352 00	16,455 77
Mannheim	Mannheim	334,393,365 00	1,073,819 20	10,256,636 00	72,358 94
Man On	Hong Kong				
Marine	London	563,720,000 00	1,438,285 00	29,625,000 00	102,500 00
Maritime	Liverpool	101,527,010 00	533,675 00	9,885,020 00	147,185 00
National Marine	London	73,501,455 00	973,696 00	11,836,300 00	236,931 00
North China	Shanghai				
On Tai	Hong Kong	58,729,170 00	351,197 50	5,415,360 00	99,875 08
Reliance Marine	Liverpool	102,069,580 00	939,143 58	9,796,645 00	235,743 58
Sea	Liverpool	54,577,120 00	478,475 00	3,904,470 00	61,565 00
Standard Marine	Liverpool	70,216,507 00	467,518 63	9,381,052 00	63,034 16
Straits	Singapore		809,467 94		62,855 29
Switzerland Marine	Zurich, Switzerland	218,812,540 00	1,680,110 00	51,388,885 00	831,370 00
Thames and Mersey	Liverpool	187,647,712 00	625,487 08	9,629,323 00	63,989 02
Transatlantic Marine	Berlin	32,171,105 00	339,031 60	3,003,020 00	91,172 84
Union Fire and Marine	Christchurch, New Zealand	279,470,336 00	1,487,908 70	5,700,000 00	75,000 00
Union Insurance Society	Hong Kong	187,687,910 00	1,587,167 35	18,187,845 00	159,747 91
Union Marine	Liverpool	50,054,624 00	288,455 73	409,717 00	18,442 60
Yangtze	Shanghai				
Totals		\$5,267,007,549 00	\$26,076,238 75	\$376,868,864 00	\$4,577,918 48

TABLE No. 36—RECAPITULATION.

Summary of Assets, Liabilities, Income, Expenditures, etc., of Five and Marine Insurance Companies doing business in California on the thirty-first day of December, 1889.

NAME.	Cash Capital Paid U'p.	Assets.	Liabilities, Capital not included.	Income.	Expenditures.	Losses Incurred during the Year.	Net Surplus.
California companies.....	\$6,150,000 00	\$10,821,237 47	\$3,629,764 12	\$6,087,865 30	\$6,366,444 27	\$3,893,215 44	\$1,041,646 63
Companies of other States.....	39,756,300 00	132,287,056 38	57,956,727 19	63,999,869 65	61,493,290 75	36,355,305 35	34,617,588 06
Companies of foreign countries.....	27,706,843 33	254,336,685 62	158,509,058 40	74,920,048 94	70,018,307 03	39,810,462 76	68,124,588 34
Marine companies.....	19,468,546 66	62,287,761 25	13,581,306 25	26,095,615 30	22,588,420 57	16,647,099 51	29,227,888 34
Totals.....	\$93,080,709 99	\$459,732,720 72	\$233,676,855 96	\$171,103,399 19	\$160,466,462 62	\$96,706,083 06	\$133,011,711 37

TABLE No. 37—RECAPITULATION.

Showing the various items composing the Assets of Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1889.

NAME.	Real Estate.	Mortgage Loans.	Stocks and Bonds Owned.	Collateral Loans.	Cash in Office and Banks.
California companies	\$1,078,003 43	\$2,733,861 55	\$4,076,240 34	\$361,250 00	\$1,039,805 85
Companies of other States	11,527,290 04	24,052,380 66	76,105,985 63	4,349,155 11	7,070,314 09
Companies of foreign countries	20,185,504 23	53,881,697 22	119,579,867 87	24,770,810 94	10,210,153 34
Marine companies	1,910,810 34	7,371,934 55	35,236,818 39	2,384,035 44	7,716,232 41
Totals	\$34,740,198 04	\$88,039,873 98	\$234,938,912 23	\$31,865,251 49	\$26,036,505 69
NAME.	Interest Due and Accrued.	Premiums in Course of Collection.	Bills Receivable, not Matured, taken for Fire, Marine, and Inland Risks.	All Other Assets.	Total Assets.
California companies	\$77,544 87	\$1,198,416 85	\$161,303 53	\$94,211 05	\$10,821,237 47
Companies of other States	721,702 51	7,201,103 70	747,666 01	511,468 63	132,287,056 38
Companies of foreign countries	1,877,545 67	12,846,972 77	524,037 23	10,460,076 35	254,336,665 62
Marine companies	308,237 16	5,644,756 24	1,056,442 13	758,494 59	62,287,761 25
Totals	\$2,985,030 21	\$26,791,249 56	\$2,489,448 90	\$11,824,250 62	\$459,732,720 72

TABLE NO. 38—RECAPITULATION.

Showing the various items composing the Liabilities of Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1889.

NAME.	Losses Adjusted.	Losses Unadjusted.	Losses Resisted.	Cash Dividends Remaining Unpaid.	Fire Reinsurance.
California companies	\$145,264 74	\$279,251 15	\$30,456 26	\$1,995 50	\$2,841,620 84
Companies of other States	2,058,796 38	2,712,973 11	724,700 27	33,254 01	50,200,244 64
Companies of foreign countries	4,833,020 45	1,474,752 83	124,663 72	506,308 15	34,081,697 93
Marine companies	2,549,951 35	1,688,346 17	23,340 00	88,092 55	-----
Totals	\$9,587,032 92	\$6,155,323 26	\$903,160 25	\$629,650 21	\$87,123,563 41.
NAME.		Marine Reinsurance.	All Other Claims.	Total Liabilities, Capital Stock not Included.	Net Surplus.
California companies	-----	\$187,157 32	\$144,018 31	\$3,629,764 12	\$1,041,646 63
Companies of other States	-----	637,906 55	1,588,852 23	57,956,727 19	34,617,588 06
Companies of foreign countries	-----	1,410,149 39	116,078,465 93	158,509,058 40	68,124,588 34
Marine companies	-----	4,664,830 89	4,566,745 29	13,581,306 25	29,227,888 34
Totals	-----	\$6,900,044 15	\$122,378,081 76	\$233,676,855 96	\$133,011,711 37

TABLE No. 39—RECAPITULATION.

Showing the various items composing the Incomes of Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1889.

NAME.	Fire Premiums.	Marine Premiums.	Interest on Mortgage Loans.	Interest and Dividends from Other Sources.	Rents.	From all Other Sources.	Total Income.
California companies.....	\$4,816,516 19	\$627,946 94	\$178,559 58	\$293,409 15	\$57,228 34	\$114,235 10	\$5,087,865 30
Companies of other States	55,606,075 16	2,692,349 47	1,299,276 16	3,846,654 87	447,918 44	137,595 55	63,969,869 65
Companies of foreign countries	60,634,027 81	3,782,483 44	-----	5,700,570 55	-----	4,742,967 14	74,920,048 94
Marine companies.....	-----	23,145,898 70	278,801 90	1,725,302 50	-----	945,612 20	26,095,615 30
Totals ---	\$121,056,619 16	\$30,218,678 55	\$1,756,607 64	\$11,025,937 07	\$505,146 78	\$5,940,409 99	\$171,103,399 19

TABLE No. 40—RECAPITULATION.

Showing the various items composing the Expenditures of Fire and Marine Insurance Companies doing business in California on the thirty-first day of December, 1889.

NAME.	Fire Losses.	Marine Losses.	Dividends.	Brokerage and Commissions.	Office Salaries.	Taxes.	All Other Expenditures.	Total Expenditures.
California companies.....	\$3,357,388 46	\$438,298 40	\$369,549 34	\$1,035,050 15	\$490,185 15	\$97,636 50	\$578,396 27	\$6,366,444 27
Companies of other States	33,097,180 62	2,395,300 12	4,688,491 55	10,654,043 68	4,586,924 34	1,373,489 93	4,697,180 51	61,493,290 75
Companies of foreign countries	36,954,776 12	3,185,520 93	5,998,343 47	9,645,926 25	8,359,455 09	742,332 29	5,131,952 88	70,018,307 03
Marine companies	-----	15,317,663 74	3,113,590 83	1,028,739 81	2,033,807 32	108,878 90	985,739 97	22,588,420 57
Totals.....	\$73,409,345 20	\$21,336,783 19	\$14,169,975 19	\$22,364,379 89	\$15,470,371 90	\$2,322,337 62	\$11,393,269 63	\$100,466,462 62

TABLE NO. 41—RECAPITULATION.

Showing amount of Risks Written, Premiums Received, and amount of Risks in Force on the thirty-first day of December, 1889, with Premiums thereon, of Fire and Marine Insurance Companies doing business in California.

NAME.	RISKS WRITTEN DURING THE YEAR.			
	Fire.	Premiums.	Marine.	Premiums.
California companies.....	\$444,227,356 00	\$6,717,092 86	\$69,705,280 00	\$1,069,925 71
Companies of other States.....	6,320,418,104 00	66,174,857 01	609,240,616 00	3,573,269 07
Companies of foreign countries.....	21,065,149,422 00	76,491,010 81	607,617,297 00	5,131,515 75
Marine companies.....	.....	.....	5,257,007,549 00	26,076,238 75
Totals.....	\$27,829,794,882 00	\$149,382,960 68	\$6,613,570,742 00	\$35,850,949 28
RISKS IN FORCE DECEMBER 31, 1889.				
NAME.	Fire.	Premiums.	Marine.	Premiums.
California companies.....	\$376,827,289 00	\$5,476,218 42	\$6,850,998 00	\$327,117 66
Companies of other States.....	8,155,499,723 00	91,120,094 90	36,925,291 00	743,310 79
Companies of foreign countries.....	14,950,026,760 00	60,675,036 57	105,584,431 00	1,484,550 16
Marine companies.....	.....	.....	376,868,864 00	4,577,918 48
Totals.....	\$23,482,353,772 00	\$157,271,309 89	\$526,229,584 00	\$7,132,897 09
				\$164,404,206 98

TABLE No. 42.

Showing the various items composing the Assets of Life Insurance Companies doing business in California on the thirty-first day of December, 1889.

NAME.	Location.	Loans on Mortgages.	Collateral Loans.	Stock and Bonds.	Cash in Office and Banks.	Real Estate.
Pacific Mutual Life.....	San Francisco.....	\$1,386,377 65	\$4,540 99	\$189,122 50	\$122,757 06	\$118,659 57
Ætna Life.....	Hartford.....	16,944,316 78	502,368 81	11,165,837 18	4,048,015 71	614,341 36
Connecticut Mutual Life.....	Hartford.....	32,890,542 44	64,132 50	12,054,540 75	1,398,065 13	8,556,207 08
Equitable Life.....	New York.....	23,037,873 52	2,705,000 00	40,016,286 00	11,719,078 77	24,653,296 39
Germania Life.....	New York.....	7,347,814 00	400,000 00	4,449,640 84	299,017 16	1,034,857 63
Hartford Life and Annuity.....	Hartford.....	269,774 10	-----	123,643 00	33,499 88	209,096 71
Home Life.....	New York.....	1,281,650 00	931,325 00	3,400,035 50	38,053 88	108,300 00
Manhattan Life.....	New York.....	4,120,480 68	3,821,562 50	2,036,623 00	200,537 33	276,415 87
Mutual Benefit Life.....	Newark.....	22,260,431 29	3,090,345 00	11,879,561 59	762,594 01	1,070,119 43
Mutual Life.....	New York.....	56,979,289 72	9,845,500 00	50,323,469 81	2,988,032 79	12,382,623 41
National Life.....	Montpelier, Vt.....	2,551,097 31	96,930 00	2,193,956 68	172,481 70	181,224 70
New England Mutual Life.....	Boston.....	2,900,465 00	1,034,968 04	13,004,743 12	686,978 97	1,697,420 20
New York Life.....	New York.....	18,106,512 50	3,709,000 00	60,438,441 91	5,917,837 72	13,242,871 87
Northwestern Mutual Life.....	Milwaukee.....	30,033,434 13	-----	2,076,857 71	1,779,092 18	1,188,630 60
Penn Mutual Life.....	Philadelphia.....	4,499,206 24	1,493,216 98	6,622,148 00	152,875 74	813,808 88
Provident Savings Life.....	New York.....	125,800 00	27,500 00	359,943 17	70,105 11	35,449 32
Travelers.....	Hartford.....	3,344,721 68	401,865 00	5,409,026 50	732,750 92	1,065,779 69
Union Central Life.....	Cincinnati.....	3,837,382 89	-----	12,690 00	24,578 57	173,218 00
Union Mutual Life.....	Portland, Me.....	1,331,405 94	295,842 97	2,539,725 35	203,410 85	1,143,220 02
United States Life.....	New York.....	3,516,224 03	132,433 11	2,029,073 50	71,179 72	105,250 00
Washington Life.....	New York.....	8,234,342 92	240,500 00	422,612 50	32,445 63	439,173 26
Totals.....	-----	\$244,690,092 82	\$28,767,030 40	\$230,787,953 61	\$31,454,488 83	\$69,769,903 99

TABLE No. 42—Continued.

NAME.	Location.	Premium Notes.	Interest Due and Accrued.	Net Uncollected Premiums.	All Other Admitted Assets.	Total Assets.
Pacific Mutual Life.....	San Francisco.....	\$56,025 16	\$68,990 45	\$139,774 01	\$25,070 49	\$2,111,317 88
Aetna Life.....	Hartford.....	1,599,218 86	569,074 48	257,957 03	8,738 41	31,741,129 74
Connecticut Mutual Life.....	Hartford.....	1,813,180 76	956,940 25	119,512 70	99,157 00	57,862,360 02
Equitable Life.....	New York.....	219,632 80	730,738 26	1,793,930 40	7,385 00	105,361,360 34
Germania Life.....	New York.....	85,438 81	120,605 36	347,013 63	968,630 62	14,825,966 42
Hartford Life and Annuity.....	Hartford.....	585,825 19	7,247 03	415 32	37,211 14	1,697,745 47
Home Life.....	New York.....	855,178 78	30,532 29	161,271 59	973 32	6,693,301 59
Manhattan Life.....	New York.....	4,217,702 93	115,897 33	301,781 41	950,828 31	11,729,400 22
Mutual Benefit Life.....	Newark.....	258,357 23	636,572 09	398,808 64	77,978 40	45,246,963 29
Mutual Life.....	New York.....	914,816 38	921,924 24	2,119,120 82	210,670 30	135,638,539 19
National Life.....	Montpelier, Vt.....	307,394 39	93,387 57	159,089 07	18,451 65	5,917,194 56
New England Mutual Life.....	Boston.....	702,541 99	207,903 03	164,816 16	13,108 64	20,660,562 55
New York Life.....	New York.....	555,031 59	428,236 00	2,191,918 71	8,043 10	104,415,321 74
Northwestern Mutual Life.....	Milwaukee.....	3,500 00	465,471 69	853,859 00	490,370 49	37,107,930 40
Penn Mutual Life.....	Philadelphia.....	841,897 89	106,017 62	403,203 92	703,151 75	15,135,911 46
Provident Savings Life.....	New York.....	480,119 64	8,485 41	94,363 74	226,575 00	11,528,649 30
Travelers.....	Hartford.....	172,770 16	68,310 93	279,619 55	271,357 56	5,575,496 60
Union Central Life.....	Cincinnati.....	.....	113,503 44	300,898 25	1,504 59	6,157,342 78
Union Mutual Life.....	Pittsburgh, Me.....	.....	63,329 49	118,783 93	.....	6,287,066 33
United States Life.....	New York.....	.....	67,795 72	192,940 09	294,927 83	10,019,207 90
Washington Life.....	New York.....	.....	94,899 20	296,365 56	.....	.....
Totals.....	.....	\$13,738,662 56	\$5,815,961 91	\$10,695,446 56	\$3,080,981 85	\$630,409,582 63

TABLE NO. 43.

Showing the various items composing the Liabilities, Capital Stock not included, of Life Insurance Companies doing business in California on the thirty-first day of December, 1889.

NAME.	Location.	Losses Ad-justed and in process of Ad-justment.	Losses Re-sisted.	Net Value of Out-standing Poli-cies (American Table), Interest $4\frac{1}{2}$ per cent.	Unpaid Divi-dends Due Policy Holders.	All Other Liabilities.	Total Liabilities.	Surplus as Re-gards Policy Holders.
Pacific Mutual Life	San Francisco	\$16,074 00	\$5,000 00	\$1,679,864 00	---	\$132,762 00	\$1,833,700 00	\$277,617 88
Ætna Life	Hartford	184,649 00	26,500 00	26,880,112 00	\$176,008 28	4,679 48	27,271,948 76	7,469,180 98
Connecticut Mutual Life	Hartford	85,329 25	36,846 00	48,591,264 00	255,302 78	484,477 07	49,453,279 10	8,409,080 92
Equitable Life	New York	308,071 92	---	77,554,383 00	97,753 00	126,417 00	78,086,624 92	27,274,735 42
Germania Life	New York	91,721 53	5,000 00	12,748,065 00	56,304 85	48,075 37	12,949,167 75	1,876,798 67
Hartford Life and Annuity	Hartford	164,500 00	45,000 00	342,640 00	---	777,913 52	1,330,053 52	367,691 95
Home Life	New York	18,503 00	---	4,973,586 00	15,928 53	3,957 92	5,011,975 45	1,682,329 14
Manhattan Life	New York	130,485 00	---	9,870,765 00	51,134 37	22,059 84	10,074,414 21	1,654,956 01
Mutual Benefit Life	New York	198,161 11	17,000 00	38,976,200 00	204,834 93	4,732 22	39,400,928 26	5,836,035 03
Mutual Life	Newark	195,700 05	68,264 00	118,235,995 00	---	119,722 53	118,619,682 58	17,018,856 61
National Life	Montpelier, Vt.	9,000 00	---	4,440,580 24	4,556 95	261,311 23	4,715,448 42	1,201,746 14
New England Mutual Life	Boston	127,245 00	---	16,851,476 72	106,195 15	---	17,084,916 87	3,575,945 68
New York Life	New York	886,491 84	---	82,773,111 00	---	40,046 73	83,689,649 57	20,715,672 17
Northwestern Mutual Life.	Milwaukee	174,975 98	14,000 00	28,809,778 00	10,000 00	131,160 00	29,139,913 98	7,998,016 42
Penn Mutual Life	Philadelphia	115,125 00	---	11,937,313 00	44,768 08	400,818 76	12,498,029 84	2,637,881 62
Provident Savings Life	New York	69,000 00	11,409 13	243,146 00	---	---	323,555 13	381,596 62
Travelers	Hartford	143,500 00	56,000 00	7,580,895 00	---	756,061 24	8,536,456 24	2,992,193 06
Union Central Life	Cincinnati	24,976 00	---	4,447,674 00	337 83	323,839 01	4,796,827 03	778,669 57
Union Mutual Life	Portland, Me.	49,018 32	2,500 00	5,415,226 00	---	26,598 01	5,497,059 70	600,283 08
United States Life	New York	19,300 00	15,500 00	5,219,863 00	---	12,615 16	5,257,279 16	1,020,387 17
Washington Life	New York	16,921 24	---	9,069,280 00	---	9,949 64	9,096,150 88	923,117 02
Totals		\$3,028,748 24	\$303,019 13	\$516,641,222 96	\$1,026,902 12	\$3,687,198 92	\$594,687,091 37	\$114,722,491 16

TABLE NO. 44.

Showing the various items composing the Incomes of Life Insurance Companies doing business in California on the thirty-first day of December, 1889.

NAME.	Location.	Premiums.	Interest.	Rents.	All Other Sources.	Total Income.
Pacific Mutual Life	San Francisco	\$686,392 19	\$130,458 81	\$2,698 64	-----	\$819,549 64
Ætna Life	Hartford	3,738,702 89	1,723,498 27	11,825 43	-----	5,516,769 04
Connecticut Mutual Life	Hartford	4,418,336 47	2,673,423 23	391,982 21	\$42,742 45	7,701,221 27
Equitable Life	New York	25,357,522 75	4,231,270 44	804,495 09	217,479 36	30,393,288 28
Germania Life	New York	2,256,811 01	651,784 40	53,064 47	-----	2,963,000 20
Hartford Life and Annuity	Hartford	7,877 28	26,400 89	7,439 24	1,340 32	1,168,984 50
Home Life	New York	930,301 01	284,450 79	9,434 64	729 64	1,224,916 08
Manhattan Life	New York	1,702,937 78	481,160 42	5,339 85	-----	2,250,058 05
Mutual Benefit Life	Newark	5,583,835 47	2,294,414 01	20,409 20	-----	7,898,658 68
Mutual Life	New York	23,727,858 70	5,707,309 62	416,749 91	-----	31,119,019 62
National Life	Montpelier, Vt.	1,495,068 53	276,566 05	10,039 77	1,267,101 39	1,781,674 35
New England Mutual Life	Boston	2,628,885 75	888,353 01	94,022 53	-----	3,672,136 99
New York Life	New York	24,242,517 00	4,189,140 78	398,464 96	60,875 70	28,830,122 74
Northwestern Mutual Life	Milwaukee	7,347,193 61	1,958,436 04	73,829 22	-----	9,379,458 87
Penn Mutual Life	Philadelphia	3,094,562 56	768,130 62	14,046 06	-----	3,908,443 08
Provident Savings Life	New York	1,343,630 31	17,184 16	-----	41,703 84	1,360,814 47
Travelers	Hartford	3,436,536 20	517,579 24	34,693 44	-----	3,988,808 88
Union Central Life	Cincinnati	2,068,340 74	263,337 88	6,880 42	-----	2,338,559 04
Union Mutual Life	Portland, Me.	724,116 85	242,353 46	17,450 79	17,193 90	1,001,115 00
United States Life	New York	1,061,943 14	274,922 23	857 46	12,830 68	1,350,553 51
Washington Life	New York	1,975,824 30	448,816 90	13,625 33	93,662 11	2,531,928 64
Totals	-----	\$117,879,214 54	\$28,049,051 25	\$2,387,948 66	\$2,882,166 48	\$151,198,380 93

TABLE No. 45.

Showing the various items composing the Expenditures of Life Insurance Companies doing business in California on the thirty-first day of December, 1883.

NAME.	Location.	Losses and Matured Endowments.	Surrendered Policies.	Premium Notes Voted by Lapse of Policies.	Dividends to Policy Holders.	Dividends to Stockholders.
Pacific Mutual Life	San Francisco	\$312,962 88	\$65,026 22	-----	\$34,408 19	\$10,000 00
Aetna Life	Hartford	2,686,901 94	316,892 65	\$25,226 02	612,420 22	125,000 00
Connecticut Mutual Life	Hartford	4,179,092 33	491,391 07	-----	1,165,829 91	-----
Equitable Life	New York	7,878,499 53	2,273,084 12	-----	1,482,394 02	7,000 00
Germania Life	New York	1,124,610 02	132,115 10	-----	264,457 99	24,000 00
Hartford Life and Annuity	Hartford	735,950 94	57,117 29	-----	40,457 21	20,000 00
Home Life	New York	397,271 23	91,272 75	-----	137,903 57	15,000 00
Manhattan Life	New York	1,031,498 88	225,292 69	6,214 25	175,424 99	24,000 00
Mutual Benefit Life	Newark	2,970,435 77	329,523 28	144,627 64	1,324,482 66	-----
Mutual Life	New York	9,574,830 25	3,254,036 28	-----	2,288,876 87	-----
National Life	Montpelier, Vt.	352,774 96	152,820 51	1,637 11	131,332 87	-----
New England Mutual Life	Boston	1,449,967 00	218,604 33	24,460 56	561,010 73	-----
New York Life	New York	6,252,095 50	2,218,809 75	22,134 95	2,467,328 51	-----
Northwestern Mutual Life	Milwaukee	2,347,095 49	263,916 11	3,091 12	928,018 07	-----
Penn Mutual Life	Philadelphia	1,041,140 00	208,949 43	7,484 26	532,383 54	-----
Provident Savings Life	New York	550,103 78	2,072 52	-----	372,489 64	-----
Travelers	Hartford	1,488,043 49	90,870 83	-----	-----	96,000 00
Union Central Life	Cincinnati	321,305 67	93,004 47	209,970 75	25,284 56	10,000 00
Union Mutual Life	Portland, Me.	484,781 92	31,595 59	7,878 15	25,355 78	-----
United States Life	New York	405,460 97	97,537 47	-----	158,218 44	30,800 00
Washington Life	New York	824,480 94	203,479 30	-----	177,564 00	8,650 50
Totals	-----	\$46,409,704 49	\$10,883,411 79	\$452,724 84	\$12,906,281 77	\$370,490 50

TABLE No. 45—Continued.

NAME.	Location.	Commissions.	Salaries.	Medical Exam- iners.	All Other Pay- ments.	Total Expen- ditures.
Pacific Mutual Life	San Francisco	\$121,445 11	\$38,596 57	\$6,786 60	\$62,297 04	\$651,522 61
Ætna Life	Hartford	494,995 05	75,067 90	32,436 00	232,072 92	4,601,032 70
Connecticut Mutual Life	Hartford	272,871 60	122,637 15	18,424 97	683,092 93	6,916,399 96
Equitable Life	New York	2,540,232 04	492,228 81	265,138 32	2,908,376 05	17,846,952 89
Germania Life	New York	314,513 75	69,867 75	20,700 28	156,228 71	2,106,493 60
Hartford Life and Annuity	Hartford	150,404 06	42,916 08	26,688 76	66,309 97	1,139,844 31
Home Life	New York	143,668 73	40,458 33	12,825 00	69,714 91	908,114 52
Manhattan Life	New York	425,956 90	71,797 17	27,658 20	129,875 91	2,121,718 99
Mutual Benefit Life	Newark	627,099 24	128,774 80	48,681 14	669,207 09	6,242,831 62
Mutual Life	New York	4,220,600 31	392,068 91	263,254 51	1,635,835 48	21,629,502 61
National Life	Montpelier, Vt.	244,415 25	25,955 40	22,711 88	143,623 70	1,075,871 74
New England Mutual Life	Boston	208,721 58	101,019 04	16,546 50	223,492 54	2,803,822 28
New York Life	New York	3,735,140 50	413,601 19	234,790 64	2,532,048 90	17,875,949 94
Northwestern Mutual Life	Milwaukee	1,083,968 61	141,317 97	86,656 42	406,780 82	5,260,845 61
Penn Mutual Life	Philadelphia	346,354 62	73,903 54	41,031 18	310,123 31	2,561,429 88
Provident Savings Life	New York	152,171 78	41,208 85	17,834 60	158,006 64	1,294,557 81
Travelers	Hartford	693,742 85	103,717 21	20,862 25	1,221,576 48	3,774,813 11
Union Central Life	Cincinnati	318,804 11	52,853 03	36,325 50	252,510 33	1,320,058 42
Union Mutual Life	Portland, Me.	52,583 66	45,880 41	12,272 97	182,913 60	843,262 08
United States Life	New York	132,003 79	44,552 50	18,983 60	146,695 06	1,034,771 83
Washington Life	New York	181,642 72	71,037 83	27,883 45	290,878 14	1,848,676 88
Totals		\$16,465,336 26	\$2,649,630 44	\$1,268,572 77	\$12,462,260 53	\$103,858,473 39

TABLE No. 46.

Showing the Number and Amount of Policies, including additions, in force at the end of the previous year, and an exhibit of the Policies Issued, and of those which have ceased to be in force during the year, and those in force at the end of the year, of Life Insurance Companies doing business in California on the thirty-first day of December, 1888.

NAME.	Location.	POLICIES IN FORCE DECEMBER 31, 1888.		POLICIES ISSUED AND REVIVED DURING THE YEAR.		TOTAL.	
		Number.	Amount Insured.	Number.	Amount Insured.	Number.	Amount Insured.
Pacific Mutual Life.....	San Francisco.....	3,657	\$9,472,888 00	912	\$2,411,088 00	4,569	\$12,084,576 00
Abna Life.....	Hartford.....	67,749	102,904,303 00	9,966	20,399,089 00	77,715	123,303,992 00
Connecticut Mutual Life.....	Hartford.....	43,660	151,361,913 00	3,458	9,256,204 00	67,118	160,618,117 00
Equitable Life.....	New York.....	148,405	549,216,126 00	45,381	175,264,100 00	193,786	724,480,226 00
Germania Life.....	New York.....	28,241	48,851,680 00	4,825	10,047,167 00	33,066	58,898,847 00
Hartford Life and Annuity.....	Hartford.....	25,121	62,639,910 00	8,324	16,010,000 00	33,445	78,649,910 00
Home Life.....	New York.....	11,513	22,748,299 00	3,180	6,764,102 00	14,693	29,512,401 00
Manhattan Life.....	New York.....	15,667	43,504,413 00	5,632	17,388,211 00	21,299	60,892,624 00
Mutual Benefit Life.....	Newark.....	57,954	153,498,023 00	8,494	22,217,255 00	66,448	175,715,878 00
Mutual Life.....	New York.....	159,190	482,050,579 00	44,534	151,962,063 00	203,724	634,012,642 00
National Life.....	Montpelier, Vt.....	16,850	32,312,303 00	4,744	12,743,988 00	21,594	45,056,291 00
New England Mutual Life.....	Boston.....	25,305	73,591,241 00	3,759	11,017,055 00	29,064	84,608,296 00
New York Life.....	New York.....	129,911	419,886,605 00	39,499	151,119,088 00	169,410	571,005,593 00
Northwestern Mutual Life.....	Milwaukee.....	73,130	172,518,891 00	19,014	51,777,480 00	92,144	224,296,371 00
Penn Mutual Life.....	Philadelphia.....	27,714	68,372,882 00	6,800	18,418,000 00	34,514	86,790,882 00
Provident Savings Life.....	New York.....	12,858	51,012,286 00	5,404	19,172,197 00	18,262	70,184,483 00
Travelers.....	Hartford.....	21,117	41,138,361 00	3,456	8,869,375 00	24,573	50,037,736 00
Union Central Life.....	Cincinnati.....	20,110	33,870,922 00	10,624	19,628,595 00	30,734	53,499,517 00
Union Mutual Life.....	Portland, Me.....	14,728	26,395,090 00	2,578	5,693,106 00	17,306	31,988,706 00
United States Life.....	New York.....	12,666	25,752,267 00	3,367	9,523,581 00	16,033	35,275,848 00
Washington Life.....	New York.....	19,273	42,768,034 00	5,119	10,633,767 00	24,392	53,431,801 00
Totals.....	.....	953,614	\$2,614,071,026 00	239,100	\$750,336,711 00	1,192,714	\$3,364,407,737 00

TABLE No. 46—Continued.

NAME.	Location.	POLICIES TERMINATED.		NET POLICIES IN FORCE DECEMBER 31, 1889.	
		Number.	Amount Insured.	Number.	Amount Insured.
Pacific Mutual Life	San Francisco	499	\$1,403,476 00	4,070	\$10,681,100 00
Ætna Life.....	Hartford.....	6,730	12,634,274 00	70,985	110,669,718 00
Connecticut Mutual Life.....	Hartford.....	3,288	8,878,623 00	63,830	151,739,494 00
Equitable Life	New York	23,120	93,463,560 00	170,686	631,016,666 00
Germania Life	New York	2,622	5,650,180 00	30,444	53,251,687 00
Hartford Life and Annuity	Hartford	3,039	7,057,451 00	30,406	71,392,459 00
Home Life.....	New York	1,371	3,653,230 00	13,122	25,879,171 00
Manhattan Life.....	New York	3,045	9,755,558 00	18,184	51,137,056 00
Mutual Benefit Life	Newark	5,121	13,098,864 00	61,327	162,617,014 00
Mutual Life.....	New York	20,710	68,173,255 00	182,014	565,839,387 00
National Life	Montpelier, Vt.	2,770	6,298,750 00	18,824	38,767,541 00
New England Mutual Life	Boston	1,968	5,703,333 00	27,096	78,951,903 00
New York Life.....	New York	19,029	75,403,623 00	150,381	495,601,970 00
Northwestern Mutual Life	Milwaukee	7,815	21,890,448 00	84,329	202,405,923 00
Penn Mutual Life.....	Philadelphia	3,106	7,721,302 00	31,408	79,069,580 00
Provident Savings Life.....	New York	2,505	9,230,275 00	15,752	60,951,208 00
Travelers	Hartford	2,126	5,058,787 00	22,447	44,978,949 00
Union Central Life.....	Cincinnati	6,120	11,856,396 00	24,614	41,643,121 00
Union Mutual Life	Portland, Me.	2,433	4,794,101 00	14,873	27,204,605 00
United States Life	New York	2,063	4,844,576 00	13,870	30,431,272 00
Washington Life	New York	3,364	7,041,477 00	21,028	46,390,324 00
Totals .....	.....	123,044	\$383,581,599 00	1,069,670	\$2,980,826,138 00

TABLE No. 47.

Showing the Number and Amount of Policies which have ceased to be in force during the year, with their mode of termination, of Life Insurance Companies doing business in California on the thirty-first day of December, 1889.

NAME.	Location.	BY DEATH.		BY EXPIRATION.		BY SURRENDER.	
		Number.	Amount Insured.	Number.	Amount Insured.	Number.	Amount Insured.
Pacific Mutual Life.....	San Francisco.....	42	\$108,493 00	4	\$37,358 00	84	\$280,500 00
Ytina Life.....	Hartford.....	934	1,403,483 00	1,322	1,681,960 00	957	1,501,189 00
Connecticut Mutual Life.....	Hartford.....	1,319	3,302,904 00	377	635,219 00	580	1,480,610 00
Equitable Life.....	New York.....	1,675	6,765,927 00	492	1,740,607 00	2,995	13,096,874 00
Germania Life.....	New York.....	428	846,099 00	203	289,475 00	377	702,757 00
Hartford Life and Annuity.....	Hartford.....	296	724,483 00	13	19,000 00	111	123,968 00
Home Life.....	New York.....	165	336,141 00	42	61,130 00	481	1,109,113 00
Manhattan Life.....	New York.....	326	93,305 00	31	66,134 00	224	678,450 00
Mutual Benefit Life.....	Newark.....	927	2,789,594 00	673	1,711,561 00	1,720	4,563,219 00
Mutual Life.....	New York.....	2,217	7,604,216 00	838	1,910,346 00	2,459	9,514,813 00
National Life.....	Montpelier, Vt.....	150	309,848 00	34	55,477 00	796	1,114,340 00
New England Mutual Life.....	Boston.....	378	1,490,569 00	270	649,956 00	468	1,077,981 00
New York Life.....	New York.....	1,461	5,181,076 00	874	1,221,127 00	2,307	12,491,680 00
Northwestern Mutual Life.....	Milwaukee.....	710	1,840,903 00	377	3,325,848 00	684	1,528,299 00
Penn Mutual Life.....	Philadelphia.....	346	910,695 00	173	390,548 00	391	988,371 00
Provident Savings Life.....	New York.....	159	622,125 00	1,964	7,236,500 00	19	18,000 00
Travelers.....	Hartford.....	213	377,853 00	93	105,417 00	185	273,697 00
Union Central Life.....	Cincinnati.....	143	277,137 00	112	146,748 00	209	462,032 00
Union Mutual Life.....	Portland, Me.....	186	353,786 00	429	728,986 00	48	157,683 00
United States Life.....	New York.....	210	367,190 00	59	111,531 00	96	225,715 00
Washington Life.....	New York.....	237	604,114 00	138	185,363 00	472	1,225,523 00
Totals.....	-----	12,522	\$37,080,651 00	8,518	\$22,308,112 00	15,653	\$52,400,964 00

TABLE No. 47—Continued.

NAME.	Location.	BY LAPSE.		BY CHANGE AND DECREASE, AND NOT TAKEN.	
		Number.	Amount Insured.	Number.	Amount Insured.
Pacific Mutual Life	San Francisco	264	\$644,000 00	105	\$333,125 00
Ætna Life	Hartford	1,849	4,283,396 00	1,668	3,564,066 00
Connecticut Mutual Life	Hartford	788	2,046,500 00	224	1,413,390 00
Equitable Life	New York	11,637	37,491,142 00	6,321	34,369,010 00
Germania Life	New York	838	1,521,130 00	776	2,287,748 00
Hartford Life and Annuity	Hartford	2,619	6,190,000 00	---	---
Home Life	New York	510	1,046,540 00	373	1,060,346 00
Manhattan Life	New York	1,162	3,158,694 00	1,302	4,888,175 00
Mutual Benefit Life	Newark	1,005	2,175,595 00	736	1,858,895 00
Mutual Life	New York	7,972	20,995,423 00	7,224	28,148,437 00
National Life	Montpelier, Vt.	866	1,461,500 00	924	2,819,585 00
New England Mutual Life	Boston	454	1,559,414 00	398	1,925,473 00
New York Life	New York	7,518	24,726,814 00	6,869	31,782,976 00
Northwestern Mutual Life	Milwaukee	4,235	9,459,054 00	1,809	5,736,344 00
Penn Mutual Life	Philadelphia	1,499	3,238,042 00	697	2,193,676 00
Provident Savings Life	New York	19	12,650 00	344	1,341,000 00
Travelers	Hartford	1,024	2,420,400 00	611	1,881,420 00
Union Central Life	Cincinnati	3,647	6,445,312 00	2,069	4,524,018 00
United Mutual Life	Portland, Me.	879	1,624,650 00	517	1,205,676 00
United States Life	New York	1,132	2,605,050 00	566	1,535,290 00
Washington Life	New York	1,542	2,997,792 00	975	2,028,685 00
Totals	-----	51,459	\$136,656,058 00	34,508	\$134,197,335 00

TABLE NO. 48.

Statement of Office Collections, showing amounts collected from the different Companies for the year ending December 31, 1889, for filing and certifying copies of papers, taxes, and substitution of securities.

NAME.	Amount.	NAME.	Amount.
<i>California Companies.</i>		<i>Amount brought forward</i>	
Alta Fire	\$20 00	National Fire	\$18,576 67
Anglo-Nevada	20 00	National Fire	436 74
California	20 00	New Hampshire Fire	20 00
Commercial	20 00	Niagara Fire	20 00
Fireman's Fund	21 00	Niagara Fire	756 66
Home Mutual	20 00	North American	189 98
Oakland Home	21 00	Northwestern National	40 00
Southern California	30 00	Oregon Fire and Marine	30 00
State Investment	24 00	Orient	140 00
Sun	20 00	Pacific Fire	169 89
Union	20 00	Pennsylvania Fire	1,349 00
Pacific Mutual Life	91 00	People's Fire	40 00
Pacific Surety	20 00	Phenix	1,553 08
California Title Ins. and Trust Co. ..	20 00	Phenix	20 00
<i>Companies of other States.</i>		Phenix	97 65
Etna	20 00	Prescott	30 00
Agricultural	489 89	Providence-Washington	65 00
Amazon	290 65	Rochester German	30 00
American	592 15	Security	21 50
American	94 30	Southern	1,408 92
American Central	20 00	Springfield Fire and Marine	378 81
American Fire	1,607 63	St. Paul	20 00
American Fire	429 15	Sun Mutual	170 88
Boylston	189 97	Syndicate	30 00
Citizens	40 00	Teutonia	20 00
Citizens	452 73	Traders	450 50
Citizens	205 30	Union	135 07
Concordia Fire	20 00	United States Fire	552 14
Connecticut Fire	20 00	Westchester Fire	345 42
Continental	606 71	Williamsburg City Fire	65 00
Eliot	97 65	Denver	1 00
Exchange Fire	39 50	Howard	65 00
Farragut Fire	66 94	Armstrong Fire	30 00
Fire Association of Philadelphia	940 32	Buffalo German	65 00
Fire Association of New York	75 00	Newark Fire	65 00
Firemen's	375 64	<i>Companies of Foreign Countries.</i>	
Firemen's	427 33	Atlas	20 00
Franklin Fire	610 47	British America	50 00
German	20 00	Caledonian	20 00
German-American	823 63	City of London Fire	20 00
Germania	20 00	Commercial Union	20 00
Germania Fire	680 46	Economic Fire	20 00
Girard Fire and Marine	342 63	General Life and Fire	20 00
Glen's Falls	402 93	Guardian Fire and Life	20 00
Granite State Fire	20 00	Hamburg-Bremen	20 00
Hanover Fire	885 45	Hamburg-Magdeburg	20 00
Hartford Fire	20 00	Helvetia Swiss Fire	20 00
Home	1,221 20	Imperial Fire	23 50
Insurance Co. of North America	3,818 36	Lancashire	20 00
Insurance Co. of the State of Penn. ..	504 60	Lion Fire	23 50
Liberty	344 11	Liverpool and London and Globe ..	20 00
Long Island	152 93	London	20 00
Manufacturers and Builders Fire	168 05	London and Lancashire	20 00
Mechanics and Traders	20 00	Magdeburg Fire	20 00
Merchants	491 80	Manchester Fire	20 00
Michigan Fire and Marine	422 19	National	20 00
Milwaukee Mechanics	65 00	New Zealand	20 00
Mutual Fire	75 00	North British and Mercantile	20 00
		North German Fire	20 00
		Northern	20 00
Amount carried forward	\$18,576 67	Amount carried forward	\$27,840 91

TABLE No. 48—Continued.

NAME.	Amount.	NAME.	Amount.
Amount brought forward.....	\$27,840 91	Amount brought forward.....	\$29,210 41
Norwich Union.....	20 00	Switzerland Marine.....	20 00
Phœnix.....	20 00	Thames and Mersey.....	20 00
Prussian National.....	21 50	Transatlantic Marine.....	20 00
Queen.....	20 00	Union.....	30 00
Royal.....	20 00	Union Marine.....	20 00
Scania.....	130 00	Universal Marine.....	20 00
Scottish Union and National.....	31 00	Yangtze.....	20 00
South British Fire and Marine.....	20 00	Federal Marine.....	68 50
Straits Fire.....	20 00	Universo Marine.....	65 00
Sun Fire.....	30 00		
Svea Fire and Life.....	21 00	<i>Life Companies.</i>	
Transatlantic Fire.....	20 00	Ætna Life.....	20 00
Union Fire and Marine.....	20 00	Connecticut Mutual Life.....	20 00
Union.....	65 00	Equitable Life.....	30 00
United Fire.....	30 00	Germania Life.....	20 00
Western.....	31 00	Hartford Life.....	30 00
<i>Marine Companies.</i>		Home Life.....	20 00
Alliance Marine.....	20 00	Manhattan Life.....	20 00
Australian General.....	120 00	Mutual Benefit Life.....	20 00
Baloise.....	20 00	Mutual Life.....	20 00
Boston Marine.....	20 00	National Life.....	20 00
British and Foreign Marine.....	20 00	New England Mutual Life.....	20 00
Canton.....	20 00	New York Life.....	20 00
China Traders.....	20 00	Northwestern Mutual Life.....	20 00
Fonciere.....	30 00	Penn Mutual Life.....	165 45
Franco-Hungarian.....	120 00	Provident Savings Life.....	30 00
Globe Marine.....	20 00	Travelers.....	20 00
Helvetia General.....	20 00	Union Central Life.....	516 82
Indemnity Mutual Marine.....	20 00	Union Mutual Life.....	223 73
International Marine.....	20 00	United States Life.....	20 00
London and Provincial Marine.....	20 00	Washington Life.....	20 00
Magdeburg General.....	120 00	Phœnix Mutual Life.....	20 00
Mannheim.....	30 00	Brooklyn Life.....	100 00
Man On.....	20 00		
Marine.....	20 00	<i>Miscellaneous Companies.</i>	
Maritime.....	30 00	American Steam Boiler.....	30 00
National Marine.....	20 00	American Surety.....	20 00
North China.....	20 00	Employers Liability.....	30 00
On Tai.....	20 00	Fidelity and Casualty.....	20 00
Reliance Marine.....	20 00	Hartford Steam Boiler.....	30 00
Sea.....	20 00	Lloyd's Plate Glass.....	20 00
Standard Marine.....	20 00	Metropolitan Plate Glass.....	30 00
Straits.....	20 00	Old broken letterpress.....	1 00
Amount carried forward.....	\$29,210 41	Total.....	\$31,070 91

I certify the foregoing to be a full, true, and correct statement of the receipts of the Insurance Department of the State of California for the year eighteen hundred and eighty-nine, to the best of my knowledge and belief, as taken from the books of the department.

J. N. E. WILSON,
Insurance Commissioner.

Subscribed and sworn to before me, this twenty-first day of May, A. D. 1890.

[SEAL.]

A. O. COLTON,
Notary Public, in and for said City and County of San Francisco.

ELEVENTH BIENNIAL REPORT

OF THE

STATE BOARD OF HEALTH

OF

CALIFORNIA,

FOR THE FISCAL YEARS FROM JUNE 30, 1888, TO JUNE 30, 1890.



SACRAMENTO:

STATE OFFICE, : : : : : J. D. YOUNG, SUPT. STATE PRINTING.

1890.

MEMBERS OF THE CALIFORNIA STATE BOARD OF HEALTH.

President.

HENRY S. ORME, M.D. Los Angeles.

Secretary.

GERRARD G. TYRRELL, M.D. Sacramento.

W. R. CLUNESS, M.D. Sacramento.

R. BEVERLY COLE, M.D. San Francisco.

JAMES SIMPSON, M.D. San Francisco.

J. M. BRICELAND, M.D. Shasta.

C. A. RUGGLES, M.D. Stockton.

STANDING COMMITTEES OF THE STATE BOARD OF HEALTH.

1. On the Salubrity of Public Institutions, Schools, Hospitals, Prisons, Factories, etc.

DOCTORS COLE, ORME, AND SIMPSON.

2. On Statistics relating to Life and Health, Modes of Employment and of Living, and the Comparative Healthfulness of different localities.

DOCTORS CLUNESS, BRICELAND, AND TYRRELL.

3. On Intoxicating Liquors, Inebriate Asylums, Pathological Influence of Alcohol, etc.

DOCTORS SIMPSON, COLE, AND RUGGLES.

4. On Influence of Irrigation, Tree Planting, etc.

DOCTORS RUGGLES, ORME, AND CLUNESS.

On Legislative Business.

DOCTORS BRICELAND, ORME, AND TYRRELL.

On these Committees the Secretary of the Board is ex officio a member.

REPORT OF THE BOARD.

To his Excellency R. W. WATERMAN, Governor of the State of California:

In accordance with law, we herewith present the eleventh Biennial Report of the State Board of Health, and are pleased to congratulate the people of our Commonwealth upon the general good health which has prevailed during the past two years. California has experienced the common lot in a visitation of epidemic influenza in the early part of the present year, which led to considerable increase of mortality for several weeks, through pulmonary complications. An alarm of smallpox in May, 1890, in the Rio Grande region of New Mexico, justified us in sending out an Inspector, authorized to take the necessary measures to exclude the disease from the State. His report will be found in these pages, to show that the danger is not threatening during the warm season, but is liable to become imminent during the coming winter unless vigorous measures be taken meanwhile, through aid of the Federal Government.

We are gratified to know that the Government Quarantine Station, on Angel Island, Bay of San Francisco, is nearing completion, and is to be equipped with the most ample and improved appliances known in sanitation, whereby our State will be fully protected from foreign pestilence with the least possible interference with maritime traffic. This has been a great desideratum, and its establishment will give us security against cholera in any invasion from lands westward.

In view of the continued presence of leprosy in our State, the increasing number of white persons who become infected, and the absence of special hospitals for their isolation in any county, we beg to suggest the propriety, or perhaps necessity, of a State institution, to which they might be sent from all quarters within our borders. Each county might be required to contribute the necessary amount to defray the expenses of those sent out from its own territory, so that the State Treasury might be burdened only with the moderate cost of a suitable leper hospital, with accommodations for about twenty-five persons.

The appropriation of \$10,000, in 1887, for the use of the Board in excluding contagious disease from the State, has so far been more than sufficient, as only \$4,026 85 have been expended. We would recommend the further appropriation of \$10,000, subject to the same conditions as before, to meet any emergency that may arise.

With reference to other sanitary legislation, we are gratified to state that several important measures were enacted during the session of 1889. Section 3062, Penal Code, has been so amended that every unincorporated city or town, of five hundred or more inhabitants, must have a Health Officer; and a new section, 3064, provides for his compensation, and for his appointment by the State Board of Health, in case the county authorities neglect their duty in the case.

A new section, 3084, requires burial permits throughout the State, preceded and based upon a certificate of death from a physician, Coroner, or two reputable citizens.

Section 377, Penal Code, has been amended so as to provide penalties for violation of the law regulating burial permits, death certificates, and registration of deaths.

A new section, 400, makes it a misdemeanor to bring any diseased domestic animals into the State.

A law was enacted, requiring children throughout the State to be successfully vaccinated before admission to the public schools; and it is made the duty of the Trustees, or local School Boards, to provide for their vaccination. This law should be strictly enforced.

Another Act provides for the sanitary condition of factories, workshops, and mercantile establishments. Its execution is placed in the hands of the Commissioner of the Bureau of Labor Statistics, but he is not furnished with any additional officers or means to make the necessary inspections. The supervision of such matters properly belongs to the Health Department of cities and towns, and the law should be so amended as to provide for this.

A bill providing for a State Sanitary Inspector, to be chosen by the State Board of Health, and act under its orders, passed both the Senate and the Assembly just before the close of the session, but failed to obtain the Governor's approval. For several years the Board has felt the need of such an officer, to enable it to execute the functions imposed upon it, especially those enumerated in Section 2979 of the Political Code. The law forbids any compensation to the members, with the exception of the Secretary, whose province is mainly confined to the State capital; and the duties there defined will occupy the whole time of an expert sanitarian in visiting all parts of the State, inspecting public institutions, instituting and superintending a sanitary survey of the State, stimulating local authorities to *faithful execution of the laws* and to *hygienic improvements*, and in the *exclusion of contagious disease from the State*, whenever danger threatens its borders. Through such an agency the State Board can carry home its influence in full force to all public institutions subject to its supervision, to all local Boards of Health, and to the remotest communities. The State Board, therefore, regards its duty plain, to urge anew the necessary legislation for this object; and it confidently expects the Legislature and the Governor alike to favor a measure so promising of important benefits to the people of the State.

We would also recommend to your Excellency that the law organizing the State Board of Health be so amended as to provide a per diem of ten dollars for each member while engaged in the actual duties of the Board, as a slight compensation for the loss of time necessarily given in the service of the State.

Respectfully submitted.

H. S. ORME, M.D., President.
G. G. TYRRELL, M.D., Secretary.
W. R. CLUNESS, M.D.
JAMES SIMPSON, M.D.
R. BEVERLY COLE, M.D.
CHAS. A. RUGGLES, M.D.
J. M. BRICELAND, M.D.

ABSTRACT OF PROCEEDINGS

OF THE

QUARTERLY MEETINGS HELD DURING THE FORTIETH AND FORTY-FIRST FISCAL YEARS, ENDING JUNE 30, 1890.

SPECIAL MEETING, JULY 26, 1888.

A special meeting of the State Board of Health, convened at the request of his Excellency Governor Waterman, was held in the office of the Governor on Thursday, July 26, 1888, at 2 o'clock P. M. The Governor stated that the object of the meeting was for consultation with the Board as to their duty as an advisory Board to the State. The Governor stated that he believed that many of the institutions drawing aid from the State were in a bad sanitary condition; that the inmates were not receiving the aid to which, as wards of the State, they were entitled, and that he wished the State Board of Health to take the matter in hand, and to investigate the sanitary condition and administration of all public institutions drawing aid from the State and report their condition to him. He desired that every one doing business for the State should do it earnestly and fairly, and if those people in these different institutions were being wronged by their officers, or their sanitary welfare neglected, he desired the wrong righted, and he thought the State Board of Health the proper body to make an impartial report.

Dr. R. B. Cole desired to know of the Governor if it was his intention to have all the State institutions investigated, as it would take considerable time, and he must recollect that the State Board of Health received no compensation for their loss of time.

The Governor replied that the Board could choose its own time, but he certainly required all institutions drawing money from the State investigated, and all abuses, if any, corrected.

Dr. Orme said that although the State Board received no compensation, all its members were willing to do their whole duty in the premises, and would cheerfully aid the Governor in his efforts to maintain the healthful condition of all such institutions, and keep their administration free from injurious consequences likely to arise from unhygienic measures.

The Governor ordered the Secretary to furnish the Board with a list of all institutions drawing money from the State, both schools, asylums, hospitals, and reformatories, and requested the members of the Board to make some arrangement amongst themselves so that they might form sub-committees and visit these institutions. He mentioned some particularly which he wished reported upon early, and authorized the Board to employ a clerk if necessary, to note their proceedings during their official visits.

Dr. Simpson thought that he and Dr. Cole could report on the State institutions in and about San Francisco and Napa; Dr. Orme and Dr.

Ruggles could visit Stockton, and the other members could take the remaining places most convenient to them as they pleased.

After some further consultation on sanitary matters, and the earnest promise of the Governor to aid the Board in all matters appertaining to the health of the State, the meeting adjourned.

G. G. TYRRELL,
Secretary.

THE REGULAR QUARTERLY MEETING OF THE STATE BOARD OF HEALTH

Was held in the office of the Secretary, July 26, 1888, at the usual hour.

Present—Dr. Orme, President; Drs. Tyrrell, Cluness, Briceland, Ruggles, Cole, and Simpson.

The minutes of the last meeting having been read and approved, Dr. Cole moved the following resolution:

Resolved, That in recognition of the efficient services rendered this State by our representatives in Congress, and Surgeon J. B. Hamilton, Surgeon General United States Marine Hospital Service, in securing the passage of our quarantine bill, this Board wishes to tender its sincerest thanks; and further be it

Resolved, That a copy of these resolutions, engrossed and signed by the President and Secretary of this Board, with official seal attached, be sent to each one of our representatives and Surgeon-General Hamilton.

Which was unanimously carried.

At the last meeting of our Board in San Francisco, it was agreed that a committee of two be appointed from this Board and two from the Board of Health in San Francisco, to consult together and agree upon what sanitary measures were needed to be presented at the next Legislature. Dr. Orme, in pursuance of that agreement, desired to appoint Dr. R. Beverly Cole and Dr. James Simpson, as our representatives in that Convention, and instructed the Secretary to notify the San Francisco Board of Health that such members, being residents of San Francisco, had been appointed in accordance with the resolution adopted April 16, 1888.

Dr. Orme presented his report as our delegate to the conference of State Boards of Health, which being very satisfactory to the members and confirmed their belief in the importance of having our Board represented, it was ordered that the report be published in the next Biennial Report of the State Board of Health.

The San Francisco City Board of Health having informed this Board of the occurrence of cholera in Hong Kong and its action in endeavoring to obtain authentic information from Surgeon-General Hamilton, who replied that no recent report had been received from Hong Kong, the following cable dispatch was transmitted soon after to this Board by Secretary Cyril Williams of the City Board of Health, San Francisco: "Cholera epidemic terminated July 9, 1888." However, the City Board of Health determined that all vessels arriving from Hong Kong with clean bills of health will be detained in quarantine three days, and passengers and effects fumigated.

On motion, the communications were received, placed on file, and the Secretary requested to continue in communication with the San Francisco Board, and request its Secretary to keep us informed of the progress of the disease, and the action taken by their Board, and that this Board

will at all times be ready to coöperate with their Board in preventing the invasion of this State by cholera.

Dr. James Simpson then introduced the following resolution:

Resolved, That this Board indorse and earnestly advise the passage of the bill now before Congress, known as House Bill No. 1,526, to establish a Bureau of Health, and that the Secretary is hereby instructed to send a copy of this resolution to our Senators and Representatives in Congress, with the request that they give it their support; and, further, that a copy of this resolution be forwarded to Hon. Robert T. Davis, of Massachusetts, the introducer of the bill.

Which was carried.

In view of the conference held to-day with Governor Waterman, Dr. R. Beverly Cole moved that the request of the Governor be now acted upon by the appointment of committees to report upon the sanitary condition and administration of the following particularly named institutions receiving State support:

Insane Asylum, Napa; San Francisco City and County Almshouse; Ladies' Relief Society, Oakland; Ladies' Relief Society, San Francisco; San Francisco Lying-in Hospital and Foundling Asylum; San Francisco Catholic and St. Joseph's Orphan Asylums; Sick Old Ladies' Home; San Francisco Female Hospital. Drs. Cole and Simpson were appointed a committee to investigate these institutions.

Stockton Insane Asylum; San Joaquin County Hospital; Los Angeles Orphans' Home; Los Angeles Orphan Asylum, Los Angeles. Drs. Orme and Ruggles were appointed as the committee to visit these institutions.

The Sacramento Orphan Asylum; St. Joseph's Orphan Asylum, Sacramento. Drs. Cluness and Tyrrell were appointed a committee to visit these places.

The Secretary was requested to furnish each member with a complete list of all institutions receiving aid from the State.

Dr. Simpson moved that the Secretary of this Board send the committees of this Board of Health copies of the law, section and article (repeating it), instructing them to examine into the sanitary condition and administration of the named institutions, signed by the President and attested by the Secretary, which was carried.

The Secretary then read a communication from the Clerk of Solano County in reference to the Selby Smelting Works, and asking the Board to have it, as a nuisance and prejudicial to health, removed or restrained from continuing its work.

On motion of Doctor Simpson, it was resolved that this Board, being merely an advisory body, had no power to take action in the matter complained of.

Dr. Orme read his report upon smallpox in Southern California for 1888, which was ordered published in the next Biennial Report of the Board.

Dr. Orme introduced the subject of the use of salt water for sprinkling purposes in cities, whether it was prejudicial to health or innocuous.

Dr. Simpson thought the subject one which required some deliberation, as sanitarians are not agreed upon its effects, and moved it be considered at some subsequent meeting, which was carried.

The question of cholera approaching our coast was next considered, and the opinion prevailed that we ought to make every preparation necessary for its reception, the probability of its coming here this summer being very great, and we cannot warn the people too soon to be on

their guard, and by perfect cleanliness to lessen the probabilities of its lodgment on the coast.

The question, What shall we do with our lepers, engaged the attention of the members in an animated discussion, in which all the members joined. The opinion generally concurred in was, that they should be disposed of as other sufferers from contagious disease, and isolated in some way during the period of their natural lives.

It was requested that any member of the Board who could find an authentic description of the cholera epidemic which raged along our coast in 1849-50-51, do so and present it to this Board.

There being no further business before the Board, the meeting adjourned.

GERRARD G. TYRRELL,
Secretary.

SPECIAL MEETING OF THE STATE BOARD OF HEALTH

Was held in San Francisco, September 29, 1888.

Present—Dr. Orme, President; Dr. Tyrrell, Dr. Simpson, Dr. Brice-land, Dr. Cluness, Dr. Ruggles. Dr. Cole was absent. Dr. Sawtelle, Dr. Barger, Dr. Herrick, City Board of Health; and Dr. Huse, Railroad Hospital service, were present by invitation.

The Secretary read a communication from the Governor, calling attention to the necessity of the Board's action in regard to yellow fever, as follows:

EXECUTIVE DEPARTMENT, STATE OF CALIFORNIA,
September 24, 1888. }

Dr. G. G. TYRRELL, Secretary State Board of Health, Sacramento:

DEAR SIR: In view of the fact that yellow fever is epidemic in several of the Southern States, and that its spreading is to be feared, and in order to guard and protect our own people against the invasion of so terrible a scourge, I desire that the State Board of Health shall bring every appliance to bear that may be considered necessary in order that its entrance into this State, either from the south or from the north, may be prevented whenever the power of the Board will permit; see that Inspectors are appointed, who thoroughly understand their duties, and will properly and honestly fulfill them; and should it be necessary to appoint or require the services of Inspectors in localities not within the limits of California, it would be advisable to consult the proper authorities at Washington regarding the matter. I do not desire to hamper you with any suggestions of my own, relying upon the intelligence and good judgment of the Board to carry out my views in the matter, requesting that I may be informed of the progress of events in connection with the subject now under consideration.

Yours truly,

R. W. WATERMAN,
Governor.

The Secretary also read the communication from Mr. J. H. Call, Los Angeles, addressed to Governor Waterman, as follows:

LOS ANGELES, CALIFORNIA, September 25, 1888.

TO GOVERNOR WATERMAN:

DEAR SIR: I am informed that shipments of nursery stock are being made from Florida to this State, the particulars of which have been mentioned. We are liable to have yellow fever here any day, unless active and energetic steps are taken.

Yours truly,

J. H. CALL.

The Secretary reported that he had, in reply, telegraphed Mr. J. H. Call to see Dr. Orme and give him the particulars, and he would act at once to quarantine such shipments, which action, on motion, was approved.

Dr. W. R. Cluness thought it possible for the disease to reach California, and also believed that if it ever got into the State there were, at times, certain conditions which would permit its propagation, and thought if the germs were imported they would spread through the warm valleys of the State. He thought that every precaution possible ought to be taken to prevent its entry.

Dr. C. A. Ruggles concurred fully in all that Dr. Cluness had said, and thought the State should lose no time in putting itself on guard against it.

Dr. Simpson fully agreed with Drs. Cluness and Ruggles, that we ought to take action. The money was appropriated for just such purposes, and any blame for neglect of this duty would be severely visited upon the State Board of Health. He was of the opinion that if yellow fever once obtained an entrance into our State it would propagate, and finally be a difficult matter to eradicate it.

Dr. Briceland had lived in Texas, and in Galveston; the climate there is not dissimilar to ours. There it spread rapidly. Our population is constantly increasing and danger becoming greater, and believes with those that have preceded him, that if ever yellow fever gets a foothold in these warm valleys it will spread. He is certainly in favor of taking all the precautions possible, and doing it at once, by appointing Inspectors who are experts in the diagnosis of the disease.

Dr. Sawtelle, U. S. M. H. S., thought the conditions for the propagation of the disease present in California, and if once brought into the State would no doubt spread. He believed prevention possible by supervision of all incoming persons and goods.

Dr. Barger, Health Officer of San Francisco, agreed with all that had been said, and believed that the disease might get into the State through land travel, and that the State Board of Health would be held responsible if such an event occurred.

Dr. Huse thought that a report of the possibility of the entrance of yellow fever into our State would cause us great injury. The railroad company has now withdrawn its tickets via New Orleans. The railroad company hopes nothing will be done that would institute a panic. With a view to making the matter under discussion acceptable to the Board, he would accompany any gentleman appointed by the Board to the southern part of the State, and as far as El Paso, and make a thorough examination of the situation of things along the border, and he promised the coöperation of the railroad company in any action we may desire to take in the premises.

Dr. S. S. Herrick, Assistant Health Officer of San Francisco, thought that in this State we had temperature, susceptible people, sufficient humidity, and all the essentials needed for the propagation of the germs of yellow fever. In New Orleans they had the fever in 1878, although there was a severe frost at the time. He is convinced that if it once obtained a foothold in California it would be impossible to stamp it out; that, in fact, it cannot be stamped out, as, in truth, we know not in what the disease consists.

Dr. Huse remarked that now the railroad line along the Mississippi Valley was open to traffic and no danger was apprehended to travelers thereon.

Dr. Simpson thought it would be prudent to send an Inspector into

El Paso and elsewhere to find out where the disease was, so that we might take such steps to avoid it as seemed best.

The motion of Dr. C. A. Ruggles, that to prevent the possibility of the entrance of infectious diseases into this State, this Board appoint a competent Medical Inspector, at a salary of \$250 a month, and his necessary expenses upon presenting proper vouchers therefor, which was seconded by Dr. Cluness, was unanimously carried.

On motion of Dr. Tyrrell, Dr. S. S. Herrick of San Francisco was nominated as one fully conversant with yellow fever, an authority on inland quarantine, and in every way desirable for the position.

Seconded by Drs. Simpson and Briceland. He was unanimously elected, and requested to enter upon his duties at once.

A telegram was received from Governor Waterman:

SACRAMENTO, CAL., September 29, 1888.

Dr. G. G. TYRRELL, *etc.*:

Report says two carloads of negroes en route from Georgia. Quarantine them somewhere, sure. I will be in Sacramento to-night.

R. W. WATERMAN,
Governor.

The Secretary was instructed to answer the dispatch asking where the negroes were, and by what route they were coming, and the State Board would take action promptly.

On motion of Dr. Simpson, the President and Secretary were requested to call upon Mr. Towne, General Superintendent of S. P. R. R. Co., and ascertain what precautions they are taking regarding freight and passengers from districts infected with yellow fever, to prevent its introduction into the State; which, after some discussion, was carried.

There being no further special business before the Board, on motion, the meeting adjourned.

GERRARD G. TYRRELL,
Secretary.

THE REGULAR MEETING OF THE STATE BOARD OF HEALTH

Was held in the office of the Secretary, October 13, 1888, at the usual hour.

Present—Dr. Orme, President; Dr. Tyrrell, Dr. Cluness, Dr. Briceland, Dr. Cole, and Dr. C. A. Ruggles.

The minutes of last regular meeting having been read and approved, the minutes of the special meeting were read and approved.

The Secretary called the attention of the Board to a communication from the National Association of General Baggage Agents, embodying the following rules, and asking the action of the Board upon them, as follows:

1. The transportation of bodies of persons dead of smallpox, Asiatic cholera, typhus fever, or yellow fever, is absolutely forbidden.

2. The bodies of those who have died of diphtheria, scarlet fever, typhoid fever, erysipelas, measles, and other contagious, infectious, or communicable diseases, must be wrapped in a sheet thoroughly saturated with a strong solution of chloride of zinc in the proportion of one half pound of zinc to one gallon of water; or a strong solution of not less than 2 per cent strength of bichloride of mercury, and inclosed in an air-tight zinc, copper, or lead-lined coffin, or in an air-tight iron casket, and all inclosed in a strong, tight wooden box. The coffin, or casket, must also be surrounded, in space between coffin and outside box, with sawdust saturated with a solution of chloride of zinc, or chloride of mercury of the same strength as above.

3. In case of contagious, infectious, or communicable disease, the body must not be accompanied by persons who, or articles which have been exposed to the infection of the disease. And in addition to the permit of the Board of Health, agents will require an affidavit from the shipping undertaker stating how the body has been prepared and the kind of coffin or casket used, which must be in conformity with Rule 2, and that the Health Officer of the locality to which the body is consigned has consented to the proposed shipment and has had such timely notice of the hour of its arrival within its jurisdiction as will enable him to supervise its reception.

The bodies of persons dead of diseases that are not contagious, infectious, or communicable, may be received for transportation to local points in same State when incased in a sound coffin, or metallic case, and inclosed in a strong wooden box, securely fastened so that it may be safely handled. But when it is proposed to transport them out of the same State, or to another State, they must be incased in a zinc, copper, or lead-lined coffin, which is air-tight, or in an air-tight iron casket. If any other kind of coffin is used the body must be properly embalmed.

5. Every dead body must be accompanied by a person in charge, who must be provided with a ticket for himself, and also present a full first class ticket marked "corps," and a permit from the Board of Health giving permission for removal, and showing name of disease, cause of death, and whether of a contagious or infectious nature.

6. The permit of the Board of Health must be issued in duplicate, the original to accompany body to destination; the duplicate will be retained by agent at initial point, and sent to the General Baggage Agent.

7. It is intended no dead body shall be removed which may be the means of spreading disease; therefore, all disinterred bodies dead from any disease or cause will be treated as infectious, and dangerous to public health, and will not be received for transportation unless said removal has been approved by the State Board of Health, and the consent of the Health Officer of the locality to which the body is consigned has first been obtained.

In submitting these rules for your consideration it is not assured that they are now perfect, and we are simply asking your approval of them; on the contrary, we solicit any suggestions or recommendations which, in your opinion, will be to the interests of the public health, and at the same time not unnecessarily burdensome and expensive to the public.

It is a noticeable fact that infectious or communicable diseases follow more quickly the lines of communication, being spread by the movements of the people; and as the railroads are the principal medium of communication among the people, the trunk lines spanning the continent, and bringing to our door the inhabitants of all parts of the country, it is patent to all that local rules, be they ever so stringent, can afford but partial protection, and as the bodies of the dead are transported in the same cars and among the baggage containing the wearing apparel of the passengers, the need of some effective rule which will apply the law in Pennsylvania as in Colorado is the more apparent. Cannot this be accomplished, and may we have your cooperation to that end?

In looking over the above rules, the following inquiries are suggested: Is it policy to have a list of specified dangerous diseases that will not be carried, as in Rule 1, and should this list stand or be extended? Answer—Yes, stand; no extension.

There being a difference of opinion among Health Officers as to danger in transporting bodies dead of certain disease, should we not take the safe side in case of doubt, as in first part of Rule 2? Answer—Yes.

Will the rule of preparing bodies for shipment be effective, or should there also be an injection of fluid into the cavities. Answer—Yes.

What would be the extra expense of thus preparing dead bodies? Answer—We do not know.

What should be the additional expense of ordinary air-tight zinc, copper, lead-lined, or iron caskets, or caskets compared with ordinary coffins, or caskets that are not claimed to be air tight? Answer—The question of expense in this matter is a very serious one, and of course must not be overlooked.

Will this scheme be prohibitory in the case of people of ordinary or limited means? Answer—We do not know.

Is there any standard by which undertakers are graded to ascertain whether competent or not; are they examined by a Board of Examiners before being allowed to practice the art of embalming, as are physicians before practicing their profession? Answer—None in this State.

If not, what assurance have the public of any safety, even though a certain undertaker made oath that he had prepared a body for shipment in accordance to these rules? Answer—None.

Should not each State require undertakers to take out a license, and pass an examination before a competent Board of Examiners, before he is allowed to ship a dead body out of that State? Answer—Yes.

Is there any penalty in your State for making false affidavit, or issuing false certificate, either as to cause of death or as to the preparation of the body for transportation; and, if not, should there not be some legislation which will give the necessary protection? Answer—Yes.

Who, in your opinion, should look after the matter? Answer—Local Board of Health. Is it not desirable that all permits for the removal of dead bodies be issued by the Boards of Health; and cannot this be done in all cases, even in small towns or country districts? Answer—Yes.

Is it not desirable that a nearly uniform style of removal permits be used, to insure definite and necessary information, to enable persons to transport dead bodies through several States, without danger of being stopped at some intermediate point? Please send samples of permits used in your territory. Answer—Yes.

To enable the committee to prepare their report, we would request that all communications on the subject be sent to the Secretary, at Detroit, Mich., on or before December first.

H. P. DEARING,
J. C. LENIX,
F. A. ZIMMERMAN,
Sub-Committee.

J. E. QUIRK,
Secretary.

On motion, the above answers were given as the conclusions of the Board upon the subject-matter, and the Secretary was instructed to transmit the same to the Secretary of the Baggage Masters Association.

A communication was received from Irving A. Watson calling attention to the publication of a new work upon "Disinfection and Disinfectants," and suggested the purchase of a sufficient number of copies for the use of the members of the Board.

After some discussion, on motion of Dr. Cole, the Secretary was instructed to order eight copies of the same for use of members of the Board, inclusive of one copy for the library of the Board.

The Secretary read the draft of an Act appointing a Sanitary Inspector for the State in general, together with some points in defining his duties. After some discussion as to the propriety of asking the Legislature to add such amendment to our health laws, it was, on motion of Dr. Ruggles, referred to the Committee on Legislation without recommendation.

The Secretary informed the Board that he had telegraphed to Dr. C. A. E. Hertel, of Gonzales, inquiring into the truth of the death of fourteen children from malignant sore throat, the result of eating the meat of diseased cattle, and read Dr. Hertel's reply, informing the Board that the children died in 1884, and not in 1887, as had been stated, and also gave a detailed account of the prevalence of Texas fever and anthrax in Gonzales, and the habit of the Spanish population to salt, pepper, and dry the meat of the dead animals and eat it, but denied they exported it, although one peddler in Gonzales had done so, sending the meat to Salinas. The communication was placed on file for future reference.

Dr. Orme requested the Secretary to read a letter received by Dr. Bowhill, a veterinarian in San Francisco, from a Mr. Wender, of San José, describing the appearance of a diseased cow and calf in Lick market, and also the fatality of Texas fever in Salinas Valley. The letter was read and placed on file.

The report on specimen from Sargents confirmed the diagnosis of splenic apoplexy by Dr. Spencer.

The Secretary also read a letter from J. H. Logan of Santa Cruz describing a case of actinomycosis in a cow in his possession, which was ordered placed on file, having been replied to by the Secretary.

Dr. R. B. Cole, in reference to the presence of Texas fever, anthrax, and actinomycosis, desired to read the Act organizing the State Board of Health, and defining its powers, to ascertain if the Board had any legal authority to act in the premises. He thought we had sufficient evidence of the presence of a disease among cattle which was contagious and infectious, and dangerous to human life, to warrant us in acting

under Section 2979 of the Civil Code, which orders us to take cognizance of the interest of health and life among the citizens generally, "and if we recognize that the public health is now jeopardized, we must act in this relation." Never before in the history of this Board has a question of such vital importance been presented before it for its action. Not only are the lives of our citizens threatened, but it even extends to our progeny, who may have their constitutions ruined by inherited disease. We must attack this disease at its very foundation, but how to get at it effectively he was not prepared to say. Referring to Mr. Mercer's report, who, being a Government agent, and experienced in cattle disease, we cannot doubt the presence of splenic fever on the coast, and although it has not yet been demonstrated that the disease is transmitted to the human family through diseased meat, we know that anthrax has been, likewise actinomycosis. We must take some action to suppress it. He would therefore move that this Board place itself in communication with every local Board of Health in the State, and with Boards of Supervisors or Trustees, and call their attention to the existence of these diseases, and their influence upon public health, and request them to immediately take such steps as in their judgment seem best to determine their existence within their several jurisdictions, and suppress the same. And this Board further suggests that all animals affected by these diseases be killed and cremated; and further, that the surface of the field or range upon which they have fed or traveled over be burned for the purpose of destroying the germs of the disease.

Motion seconded by Drs. Briceland and Ruggles.

Being called upon, Dr. Ruggles hardly knew how to bring what he had to say into line; however, in an interview he had with R. Sargent, to ascertain the facts regarding the southern country, Mr. Sargent was reticent, but referred him to Mr. Miller, a cattle man extensively engaged in the cattle industry. Mr. Miller acknowledged that a man by the name of Breen had lost nine hundred cattle out of one thousand two hundred, but denied that the mortality was due to Texas fever. He said the cattle had been almost starved, and when brought into a rich pasture had eaten so much that they died of repletion.

Dr. Ruggles believed that the investigation of this disease was going to create quite a disturbance among the cattle men, and was not willing to do anything hastily, but after mature consideration and consultation, we ought to be prepared to do something to check the evil which now so seriously threatens the welfare of our State.

Dr. Orme remarked that he had had a consultation with a gentleman who said that he brought a herd of sixty head from Texas, and after they had been on his pasture a short time, many of them died, but moving them on high ground, the mortality ceased and they became fat and well.

Dr. Briceland was glad to see the discussion assuming a character which would bring out the scientific aspect, as twenty-five years ago little or nothing was known of Texas fever or cattle plague. He remembered, in his experience, that when bringing cattle across the plains from Texas, they would appear to be fat and well; he remarked, however, that when gathering other cattle, the other cattle would get sick and die. This was so constantly observed that the passage of Texas cattle through the Indian nations territory gave rise to much sickness and death among

their herds, as to be the cause of war with the nations. No one then knew what the mysterious sickness was, whether it was something indigenuous to Texas, or acquired by travel. We were indeed glad that science had come to the front to explain it, and thought that the Board should take prompt and active measures to suppress it if possible, as it undoubtedly menaced the lives and welfare of our citizens.

Dr. Orme said that when at the conference of State Boards of Health he inquired of several Boards if they took cognizance of diseases among cattle as part of the work of their Board. He found that many of them did, and had laws passed appointing Veterinary Surgeons under control of the Board. Michigan and Minnesota had such laws, and so had several other States, the names of which just then escaped his memory. He thought that if we had our laws so amended as to compel the formation of local Boards, we would be in a much better condition, through a more perfect organization, to combat these diseases, and suppress them wherever they appeared.

Dr. R. B. Cole desired to offer a motion, and said that, in view of the exigencies that had at this time arisen, we believe that, as a Board, we are called upon to take immediate and decisive action; therefore, it is moved, "That a competent veterinary surgeon be appointed, who shall visit the southern portions of this State where the cattle diseases are said to exist; ascertain the facts as to their existence through personal inspection and investigation, and where the disease is discovered that he be instructed to recommend to the Supervisors of each county to have such cattle killed and their carcasses burned, and also to have their place of pasturage destroyed by fire, so far as practicable, to destroy the disease germs." Seconded by Dr. Briceland.

Dr. Ruggles opposed the motion as it now reads, as we had already instructed the Secretary to communicate with the Supervisors to do the very thing we now were going to appoint a veterinary surgeon to do. For his part, he was sure the Supervisors of San Joaquin County would do their duty. They had a competent veterinary surgeon there, who could attend to their county, and did not relish the State officials looking after their local affairs.

Dr. Cole was glad Dr. Ruggles had offered his objections, the force of which he now saw, and would therefore beg leave to amend his motion that it should apply only to those counties which do not take action within sixty days after notification by the Secretary, which was unanimously carried.

The Secretary read a communication from Dr. S. S. Herrick, Medical Inspector, who stated that after diligent investigation, he learned that the negroes reported from Georgia had come from North Carolina by way of Omaha, and had not been near the yellow fever districts. He also learned that no nursery trees had been shipped from Florida, and would not be until February or March, after the frosts; but these shipments would be carefully watched, and if any danger was likely to arise, would be quarantined. He stated that he would visit Guaymas, and personally ascertain if any yellow fever existed in that quarter. He would also visit Tucson, where it was said smallpox was prevailing. At present his headquarters were at Yuma, where he was making preparations to have all passengers inspected.

On motion, the letter was placed on file.

Dr. Ruggles, one of the committee to report the "sanitary condition and administration of institutions drawing State aid," read his report.

Dr. Cole, also on committee, asked further leave to report on the institutions he was to visit, which was granted.

Dr. Tyrrell, with Dr. Cluness, also on a committee, presented their report on institutions visited.

On motion, the various reports were received, and ordered printed in the Biennial Report for service of the Governor.

Dr. Cole moved a special meeting be called by the President whenever he deems it necessary to act upon the resolution appointing a Veterinary Surgeon for the counties which neglect or refuse to act according to the spirit of the resolution. Carried.

The Secretary read a communication from Dr. Hill, offering his services as Inspector at San Pedro, which, on motion, was placed on file.

The report from the American Consul at Guaymas was read. He claimed no sickness there. It was ordered on file.

There being no further business the meeting adjourned.

GERRARD G. TYRRELL,
Secretary.

THE REGULAR QUARTERLY MEETING OF THE STATE BOARD OF HEALTH

Was held in the office of the Secretary, January 5, 1889.

Present—Dr. Orme, President; Dr. Tyrrell, Secretary; Dr. Ruggles, Dr. Cole, Dr. Simpson, Dr. Briceland, and later, Dr. Cluness.

The minutes having been read and approved, the Secretary reported that in accordance with instructions given last meeting, he had drawn up and distributed to the several Supervisors throughout the State the following:

To the ———:

GENTLEMEN: At a meeting of the State Board of Health held in Sacramento, October 13, 1888, it was—

Resolved, That this Board place itself in communication with every local Board of Health or Board of Supervisors in the State, and call their attention to the existence of contagious and infectious diseases among the cattle in California, and their influence upon public health, and request them to immediately take such steps as in their judgment seem best to determine the existence of such disease within their respective jurisdictions, and suppress the same. And this Board further suggests that all animals affected by these diseases be killed and their carcasses burned; and further, that the surface of the fields or ranges upon which they have fed or traveled, be burned for the purpose of destroying, as far as possible, the germs of disease."

In accordance with the above resolution your attention is hereby called to this matter, and it is hoped that such immediate action will be taken as to promptly arrest the spread of Texas fever, anthrax, actinomycosis, or kindred cattle diseases, and thus prevent the dangers of infection and contagion to which the public is exposed so long as the diseased animal exists. The meat is not fit for human or animal food, and contact with the dead animal may so inoculate any one dressing the carcass that death will rapidly take place, or the system be so impaired by the absorption of the poison that perfect recovery seldom occurs.

H. S. ORME, M.D.,
President.

G. G. TYRRELL, M.D.,
Secretary.

The Secretary read his report on his visit to Merced to examine into an epidemic of smallpox reported there. He also reported a visit made

by Dr. Ruggles to the same town two weeks previous, when he discovered that smallpox existed.

The Secretary then called attention to the claim of the American Public Health Association for \$5, which, on motion, was ordered paid.

Dr. Simpson presented his certificate of reappointment, which was received and placed on file until the reappointment was confirmed by the Senate.

The Secretary then read a communication from the Board of Health of Oakland, regarding cattle disease and the action of the Supervisors ordering all cattle inspected, which, when read, was ordered placed on file.

The Secretary then presented the report of Dr. Thos. Bowhill, upon the cattle disease discovered by him in the southern counties, which was received and placed on file for future reference.

The Secretary read a communication from Dr. Joseph Holt, late of New Orleans, relative to the position of Commissioners of Health in the new Bureau of Health about to be organized by the United States Government, which was received and placed on file for future action.

Dr. James Simpson presented the following report of a joint meeting of the committees appointed by this Board and that of San Francisco, which is herewith appended:

SAN FRANCISCO, January 3, 1889.

At a joint meeting of the legislative committees of the State and City Boards of Health, held at the office of Dr. R. Beverly Cole at 8 P. M., there were present Doctors R. B. Cole and Jas. Simpson, of the State Board, and Perry and Clinton of the City Board, Dr. Cole acting as Chairman. Dr. S. S. Herrick, present by invitation, was requested to act as Secretary.

Dr. Cole first read an article from the January number of the "Pacific Medical and Surgical Journal," upon sanitary legislation, and calling attention to the following subjects as appropriate for consideration, in view of the approaching session of the State Legislature: The more effectual registration of vital statistics; vaccination as a condition of admission to public schools; medical certificates of death and burial permits as prerequisites to interment; notification of cases of contagious or infectious diseases to the health authorities throughout the State; the segregation of lepers; the appointment by the State Board of Health, and provision by the Legislature for the pay, of a State Analyst, a State Sanitary Inspector, and a State Veterinarian; a per diem allowance to the members whilst in active service; the creation and maintenance of local Boards of Health in all the towns and counties of the State.

On motion of Dr. Clinton, it was unanimously agreed to recommend the necessary legislation for the appointment by the State Board of Health of a State Sanitary Inspector and a State Veterinarian, their duties to be defined by the Board, with provision for salary of \$3,000 per annum to the former and \$2,000 to the latter, together with actual and necessary traveling expenses.

Dr. Perry read an extract from the law organizing the State Board of Health of Illinois, showing that that State Board is vested with ample powers in sanitary matters throughout the State. On his motion it was resolved that it is desirable for the California State Board of Health to be empowered to exercise authority in all sanitary matters throughout the State with the exception of quarantine.

On motion of Dr. Simpson, it was resolved that the State Board of Health be authorized to empower local Boards of Health to appoint such sanitary officers as may be deemed necessary, and fix their salaries, said salaries to be paid out of the general fund of each city or county employing such officers.

Dr. Clinton then called attention to a number of desirable changes in the Political Code in order to render more efficient its provision for the sanitary service of the city of San Francisco.

Some discussion was had upon these points, but it was found impracticable at this meeting to bring the subject into shape suitable for precise recommendation. It was agreed that the committee of the City Board of Health should frame a bill to embody their wants, and that the State Board should aid in its passage.

The joint session of the two committees then adjourned.

S. S. HERRICK,
Secretary.

The report was received, and on motion adopted, and the bill accompanying it as modified was ordered presented to the Legislature:

AN ACT

To amend the Political Code by adding two sections to the same, providing for the appointment of a State Sanitary Inspector and a State Veterinarian.

The People of the State of California, represented in Senate and Assembly, do enact as follows:

SECTION 1. Two new sections are hereby added to the Political Code, to be known as 2984 and 2985.

Section 2984. The State Board of Health must appoint a regular physician in good standing, and of recognized sanitary qualifications, who shall be known as the State Sanitary Inspector, and who must perform such duties as said Board may require. An annual salary of three thousand dollars, together with actual and necessary traveling expenses incurred in the performance of his duties, must be paid to him in the same manner as salaries of State officers are paid.

Section 2985. The State Board of Health must also appoint a suitably qualified man, who shall be known as the State Veterinarian, and who must perform such duties as the Board may require. An annual salary of two thousand dollars, together with actual and necessary traveling expenses incurred in the performance of his duties, must be paid to him in the same manner as salaries of State officers are paid.

SEC. 2. This Act shall be effective from and after its passage.

A communication was read from Dr. G. A. Kober, of Fort Bidwell, asking the indorsement of our Board to a proposition to publish a work upon the topography, botany, climate, and diseases of California, from the standpoint of a sanitarian, and intended for the medical profession.

Dr. R. Beverly Cole moved that it is the sense of this Board that such a work as contemplated by Dr. Kober is very desirable, and will be likely to exert a healthful influence in the interest of this State, and that this Board not only lends its influence, in the matter of furnishing statistical material, but also, as requested by Dr. Kober, will furnish him letters of introduction to our Senators and Representatives in Congress; which, seconded by Dr. Simpson, was, on motion, unanimously carried.

Dr. Orme suggested that the bills already drawn to amend the health laws of the State be presented to the Legislature at as early a day as possible. Carried.

Dr. J. R. Laine presented his commission from the Governor as a member of the Board, and demanded his seat.

Dr. Tyrrell protested that, under the law, there was no vacancy to be filled until Dr. Laine's appointment had the consent of the Senate; accordingly, he was not recognized as a member of the Board, and could not be until such confirmation by the Senate was obtained.

There being no further business, on motion, the meeting adjourned.

G. G. TYRRELL,
Secretary.

THE REGULAR QUARTERLY MEETING OF THE STATE BOARD OF HEALTH

Was held in the office of the Secretary, April 13, 1889.

Present—Dr. H. S. Orme, President; G. G. Tyrrell, Secretary; Dr. J. M. Briceland, Dr. W. R. Cluness, Dr. C. A. Ruggles, members, and Hon. E. W. Maslin by invitation. Letters from Dr. R. Beverly Cole and Dr. Jas. Simpson, explaining the impossibility of their being present, were read and accepted.

The Secretary read a communication from the Board of Health of Georgetown, requesting a visit from the Secretary, to examine and report upon the sanitary condition of Georgetown, and assign some reason, if possible, for the frequency of disease in that town. In compliance with

that request, your Secretary paid an official visit to the town, March 26, 1889, and desires to present to the Board his report.

On motion, the report was read, and ordered spread upon the minutes, as follows:

In company with Mr. C. A. Fitzgerald, Secretary of the Board, and the members of the Board of Health of Georgetown, an examination was made of a certain swamp or slough running in front of the principal street of the town, and parallel with it. This slough or swamp was all the way from twenty to a hundred or more feet wide, covered with rank vegetation. Throughout its length it contained pools of stagnant water, in which algae and decomposing animal and vegetable matter were present. In warm weather the odor from these pools was noted for its great offensiveness. In the center of the slough was a small stream of running water, which was fed by rivulets issuing laterally from the rising ground on either side, and partly from a reservoir at the head of the slough, by seepage through its embankment. Upon one side of this slough was a Chinese settlement. Here were a number of small ponds used by the Chinese for irrigating their vegetable gardens, back of their tenements. Upon visiting these houses the filth observed was simply horrible. In each house was a large earthen jar, into which was conducted by a tin spout all the urine excreted by the inhabitants, whether residents or visitors. As the large jars inspected were half full of stale urine, the collection of some weeks, the odor of decomposition reached the nostrils long before the receptacles were seen. This urine is carefully preserved until the jar was full, when it was emptied into a receiving tank full of human excrement, which had been systematically collected in open boxes placed beneath the seating-plank in each privy. When these in their turn were full, urine and feces were mixed together in sufficient dilution to spray over the growing vegetables.

The stench arising at these times was unbearable, and was continually wafted over the town on the opposite side by the prevailing wind. In one house, or cabin, the operation of hog killing was carried on. This den fairly reeked with blood and offal, which was carefully hoarded in stinking heaps for future use in the gardens. A filthier or more disgusting settlement could hardly be conceived to exist in a civilized country.

Above these Chinese quarters was the reservoir, a large body of storage water, which was kept fresh by a stream of water conveyed to it through the large flume of the water company. Evidently some seepage came through the embankment of this reservoir and found lodgment in the slough at its base. To the left of this reservoir, but outside the town proper, was another large reservoir into which the ditch company's flume emptied, and was received at its opposite side into another flume, which conveyed the water down the mountain side for miners' use. This water was constantly changing and never stagnant.

Pursuing our way down the town, we noticed that the drinking water in use by the population was all obtained through sunken wells, their average depth being about forty feet. In close proximity to these, in nearly every instance, was the privy vault, used for years without cleaning—the custom being that when filled to overflowing another hole was sunk alongside and the privy house moved over it. In one instance the privy was moved over the well, and a new well sunk close by. In the principal hotel, the well was sunk not eighty feet from the privies, which were situated on the side of a hill, just above the well. How this well could possibly escape pollution is beyond conception. Back of this hotel and on another street above was a slaughter house, situated close to a ravine which ended in a fish pond. This slaughter house had been partially cleaned, but the earth about it was saturated with blood and offal, which upon a warm day was said to be particularly offensive. The ravine leading to the fish pond was made the receptacle for garbage from the town—decayed vegetable matter, old rags, boots, tin cans, and filth of every description. Considering all these sources of pollution, both to the air and the water, we had no difficulty in explaining the sources of disease to the stricken inhabitants. We therefore, at a meeting of the Health Board, explained to it that we believed their malarial diseases came from the slough and Chinese quarters in front of the town, and their typhoid and other diseases from their drinking water and filthy premises—their slops being invariably thrown either back or front of their dwellings, to fester and decay under their very noses. We advised, therefore, that a deep drainage channel be cut through the slough, not less than four feet on top and at least three feet deep, and, if possible, to carry the water down the ravine through a vitrified pipe, or at least in a well graded drain, properly trenched. We also advised the Board to declare Chinatown a nuisance and have it removed, its ponds filled up, and to permit no more ordure to be collected, except when properly deodorized and disinfected. We also advised the removal of the slaughter house from its present site, the ravine cleaned out, the fish pond abolished, and no more garbage be permitted to be thrown into the ravine. We also advised the abolition of the privy vaults, and the substitution therefor of earth closets; the cleaning of all wells, and the boiling of the water before drinking. It was also advised that an ordinance be passed forbidding the pollution of the ground with house slops; that properly cemented vaults be built some distance from the dwellings, and into these the house slops be conveyed by earthen pipes, properly trapped. We believe that with these sanitary reforms the usual healthy condition of the inhabitants would, after a little time, be restored, and that paludal and filth fevers would cease to exist. The Board thanked us very warmly for our visit and promised to have our advice strictly followed, and would then report the result.

On motion, the action of the Secretary was indorsed and approved.

The proximity of dug wells to privies was discussed, and the effect upon the water commented upon. It was concluded that the water of dug wells was dangerous as a beverage from surface drainage alone, and recommended that all such water needed boiling to render it safe. Dr. C. A. Ruggles explained that in Stockton, where the drinking water is all taken from wells, the wells are cased, the borings passing through a thick stratum of blue clay, which is impervious to surface water. When the blue clay is passed through, the auger passes into a stratum of gravel and sand, through which the water percolates, at a depth of a hundred or more feet. The water is perfectly pure and sweet, and being protected by the iron pipe through which it passes, it cannot become polluted by seepage or surface water. To the very purity of this water and its general use, Dr. Ruggles attributes the remarkable healthfulness of the inhabitants of Stockton, the rarity of typhoid fever, and the low death rate. He believed that all drinking water ought to be taken from a great depth, and through cased wells, when such source is possible. Where surface contamination and the soil will permit of privy percolation into a dug well, the water cannot be fit for domestic use, except it is first boiled.

Dr. Cluness remarked that the water of the Sacramento River, although it looked muddy, and was muddy, it was good drinking water when it was filtered and boiled. For his own family use he had the water filtered and then boiled, and he knew of no better water for general use than the Sacramento River water when thus treated.

Dr. Orme said that the water of Los Angeles was not of the very best, and he had no doubt would be improved if it was boiled before using.

The Secretary read a communication from General McComb, Warden of the State Prison at San Quentin, relative to the removal of dead bodies prior to the statute limitations for such removal. The District Attorney of Marin County having given his opinion that such could be done, General McComb, following this opinion, had consented to the resurrection of a body one month after burial.

On motion of Dr. Cluness, seconded by Dr. C. A. Ruggles, the Secretary was requested to obtain from the Attorney-General a written opinion upon the legality of removing dead bodies under two years' burial, as now laid down by the Code in the Act of 1878, page 1,050. It was so ordered.

The Secretary reported that the Legislature, at the request of the State Board of Health, passed the following bills which had received the Governor's approval:

AN ACT

To encourage and provide for a general vaccination in the State of California.

[Approved February 20, 1889.]

The People of the State of California, represented in Senate and Assembly, do enact as follows:

SECTION 1. The Trustees of the several common school districts in this State, and Boards of common school government in the several cities and towns, are directed to exclude from the benefits of the common schools therein any child or any person who has not been vaccinated, until such time when said child or person shall be successfully vaccinated; *provided*, that any practicing and licensed physician may certify that the child or person has used due diligence, and cannot be vaccinated so as to produce a successful vaccination, whereupon such child or person shall be excepted from the operation of this Act.

SEC. 2. The Trustees or local Boards, annually, or at such special times to be stated by

the State Board of Health, must give at least ten days' notice, by posting a notice in two or more public or conspicuous places within their jurisdiction, that provision has been made for the vaccination of any child of suitable age who may desire to attend the common schools, and whose parents or guardians are pecuniarily or otherwise unable to procure vaccination for such child.

SEC. 3. The said Trustees or Board must, within sixty days after the passage of this Act, and every year thereafter, ascertain the number of children or persons in their respective school districts or subdivision of the city school government being of an age suitable to attend common schools, who have not been already vaccinated, and make a list of the names of all such children or persons. It also shall be the duty of said Trustees or Board to provide, for the vaccination of all such children or persons in their respective school districts, a good and reliable vaccine virus wherewith to vaccinate such children or persons who have not been vaccinated. And when so vaccinated to give a certificate of vaccination, which certificate shall be evidence thereof for the purpose of complying with section one.

SEC. 4. The necessary expenses incurred by the provisions of this Act shall be paid out of the common school moneys apportioned to the district, city, or town. And if there be not sufficient money, the Trustees must notify the Board of Supervisors of the amount of money necessary, and the Board must, at the time of levying the county tax, levy a tax upon the taxable property in the district sufficient to raise the amount needed. The rate of taxation is ascertained by deducting fifteen per cent for delinquencies from the assessment, and the rate must be based upon the remainder. The tax so levied must be computed and entered upon the assessment roll by the County Auditor, and collected at the same time and in the same manner as State and county taxes, and when collected shall be paid into the county treasury for the use of the district.

SEC. 5. The Trustees of the several school districts of this State are hereby required to include in their annual report, and report to the Secretary of the State Board of Health, the number in their several districts between the ages of five and seventeen years who are vaccinated, and the number unvaccinated.

SEC. 6. This Act shall take effect immediately.

After some discussion as to the enforcement of this law at the present time, Dr. C. A. Ruggles thought that perhaps we might wait for an epidemic, as then the law might be universally complied with.

Dr. W. R. Cluness did not agree with Dr. Ruggles, but thought that we ought to order a general vaccination this fall, and have every person protected from smallpox as soon as practicable.

Dr. Ruggles agreed upon this proposition, and proposed to renew the subject at the meeting in October.

The Secretary reported that the following bill had received the Governor's approval:

AN ACT

To amend section three thousand and eighty-four of an Act entitled an Act to establish a Political Code, approved March 12, 1872, relative to the interment or cremation of human bodies.

[Approved February 25, 1889.]

The People of the State of California, represented in Senate and Assembly, do enact as follows:

SECTION 1. Section three thousand and eighty-four of the Act to establish a Political Code, approved March twelfth, eighteen hundred and seventy-two, is hereby amended so as to read as follows:

Section 3084. No person shall inter, cremate, or otherwise dispose of any human body, in any city, county, or city and county, without having first obtained a permit therefor. In incorporated cities, or counties, or cities and counties, the permit must be obtained from the person authorized to grant the same by any law, ordinance, or resolution passed for that purpose. But in the absence of such law, ordinance, or resolution, the permit must be obtained from either the Coroner, or Health Officer, Board of Health, or if the Coroner be absent, then from the Health Officer or Board of Health; and if there be no Board of Health or Health Officer, then from a Justice of the Peace. The person applying for a permit must produce and file with the officer issuing the permit, a certificate signed by a physician, or a Coroner, or two reputable citizens, setting forth as near as possible the name, age, color, place of birth, occupation, date, locality, and cause of death of deceased. And no permit shall be granted without the production of such certificate. Such permit must be filed with the County Recorder, and the person so filing is entitled to the compensation provided for in section three thousand and seventy-seven of this Code; but if any other registration of the death of the deceased shall have been made, the Recorder must record the name but once.

SEC. 2. This Act takes effect thirty days after its passage.

In addition to this law, the Secretary reported the following amendment to the Penal Code, which provides for the punishment of those who fail to keep the law relative to interments and the public health:

AN ACT

To amend section three hundred and seventy-seven of an Act entitled "An Act to establish a Penal Code," approved February 14, 1872, relating to the disposal of human dead bodies, and preservation of the public health.

[Approved February 25, 1889.]

The People of the State of California, represented in Senate and Assembly, do enact as follows:

SECTION 1. Section three hundred and seventy-seven of an Act entitled "An Act to establish a Penal Code," approved February fourteenth, eighteen hundred and seventy-two, is amended so as to read as follows:

Section 377. Every person who is charged with a duty relating to the registration of deaths, under chapter three, title seven, of the Act to establish a Political Code, approved March twelfth, eighteen hundred and seventy-two, who

1. Willfully fails to keep a registry of the name, age, residence, and time of death of a decedent; or,

2. Willfully fails to register with the County Recorder a certified copy of such register, as is provided for in said chapter; or,

3. Willfully interrs, cremates, or otherwise disposes of any human body, in any city, county, or city and county, without having first obtained a permit, as provided for in said chapter; or,

4. Willfully grants a permit for the interment, cremation, or disposition of a dead human body, without the certificate provided for in said chapter; or,

5. Willfully violates any of the laws of this State relating to the preservation of the public health;

Is guilty of a misdemeanor, and is, unless a different punishment for such violation is prescribed by this Code, punishable by imprisonment in the county jail not exceeding one year, or by fine not exceeding one thousand dollars, or by both such fine and imprisonment.

The law relating to the establishment of Boards of Health also received the approval of the Governor. Unfortunately it was printed containing a typographical error, "eighty-seven" being printed instead of "eighty-nine." This may make the enforcement of the law a matter of some difficulty, if any community is foolish enough to resist it. The error was noticed in time, and referred back to the Assembly, where we were assured it was corrected. Through some neglect of the proper officers, it was again overlooked, and the bill printed with the original mistake uncorrected, as follows:

AN ACT

To amend section three thousand and sixty-two of, and to add a new section to, an Act entitled "An Act to establish a Political Code," approved March twelfth, eighteen hundred and seventy-two, relating to Boards of Health.

[Approved March 1, 1889.]

The People of the State of California, represented in Senate and Assembly, do enact as follows:

SECTION 1. Section three thousand and sixty-two of said Act to establish a Political Code is amended so as to read as follows:

Section 3062. The Board of Supervisors of each county must appoint, in each unincorporated city or town of five hundred or more inhabitants, a Health Officer, who has all the duties and powers of the Board of Health and Health Officer, as specified in this and the two preceding articles.

Sec. 2. There is added to said Code a new section, to be called section three thousand and sixty-four, which shall read as follows:

Section 3064. The Board of Supervisors must fix the salary or compensation of Boards of Health or Health Officers, and provide for the expense of enforcing the provisions of this article. If the Board of Supervisors or Board of Trustees, Council, or other corresponding Board of any incorporated town, neglects to provide a Board of Health or Health Officer by the first day of July, eighteen hundred and eighty-seven, the State Board of Health may direct the District Attorney of the county to begin an action against such Board of Supervisors, or Board of Trustees, or corresponding Board, to compel the performance of their duty, or may appoint a Board of Health, or Health Officer with the powers of a Board of Health, for such town or city, and the expenses of

such Board of Health or Health Officer shall be a charge against the incorporated city or town for which such appointment shall be made; and when the appointment is made for unincorporated towns the expenses of the Board of Health or Health Officer is a charge against the county.

On motion, it was resolved that the Secretary be instructed to issue a circular letter to the Supervisors, Trustees, or Councilors of the different counties, advising them of these laws, and printing the same for their instruction, and requesting them to act at once upon their provisions. Carried.

The Secretary reported that owing to the expenses of the State Board for the fortieth fiscal year exceeding its appropriation, he had a deficiency bill passed as follows, which will carry the Board through until June, 1889:

AN ACT

Making an appropriation for the deficiency in the appropriation for the necessary expenses of the State Board of Health for the fortieth fiscal year.

[Approved March 7, 1889.]

The People of the State of California, represented in Senate and Assembly, do enact as follows:

SECTION 1. The sum of five hundred dollars is hereby appropriated out of any money in the State Treasury not otherwise appropriated, for the payment of the deficiency in the appropriation for the necessary expenses of the State Board of Health for the fortieth fiscal year.

SEC. 2. This Act shall take effect immediately.

In order that this deficiency may be avoided in the forty-first and forty-second fiscal years, your Secretary had the regular appropriation of the Board increased \$500, so that now our Board is in receipt of all the income permitted by the law organizing the Board. If our work extends, as it must do as the State becomes more populous, it will be necessary to have our funds increased. A law regulating quarantine, and the admission of horses, cattle, sheep, and swine into the State of California from infected districts, was passed and received the Governor's approval. Subsequent examination, however, discovered the fact that the law had never passed the Assembly in due form. Doubt being expressed upon its legality, it was, on motion, resolved that action on it be postponed at present.

The credentials of applicants for the position of Quarantine Officer under the bill were not considered, from the above cause intervening.

On motion of Dr. Cluness, it was resolved that we adjourn, to meet in Dr. Simpson's office, in San Francisco, at 8 o'clock on Tuesday evening next.

On motion, the meeting adjourned.

G. G. TYRRELL,
Secretary.

ADJOURNED MEETING OF THE STATE BOARD OF HEALTH

Was held in San Francisco, April 16, 1889.

Present—Dr. Orme, President; Dr. Tyrrell, Secretary; Dr. J. M. Brice-land, Dr. C. A. Ruggles, Dr. W. R. Cluness, Dr. Jas. Simpson, and Dr. R. Beverly Cole. Dr. Barger, Health Officer of San Francisco, and Dr. S. S. Herrick, Assistant Secretary, were also present by invitation.

The minutes of the last meeting having been read and approved, Dr.

Cluness observed that the law requiring general vaccination of all children attending the public schools was mandatory in its provisions, requiring to be put in operation in sixty days after its passage. He therefore thought we ought to take action in accordance with law.

Dr. R. Beverly Cole therefore moved that whatever action this Board has taken in deferring the institution of general vaccination of school children immediately be rescinded. This being seconded by Dr. Cluness, was carried.

Dr. Cluness then moved that the Secretary be instructed to notify the different authorities whose duty it is to carry out the provisions of the law, to take immediate steps to do so.

The Secretary was also instructed to have published the law relating to the punishment for neglect to obey the health laws of the State.

Dr. S. S. Herrick said that the chief duty of a Sanitary Inspector, the bill for the creation of which was refused signature by the Governor, would have been to see personally that the sanitary laws were obeyed throughout the State, as it would be a matter of impossibility for the Secretary of the Board to attend to this duty, in addition to the clerical work indispensable in connection with his office. Had the Governor signed this bill, instead of allowing it to repose in his pocket, it would have made a great difference in the sanitary welfare of the State, and have been the means of unifying the local Boards everywhere with the State Board.

The question of quarantine was next introduced for discussion.

Dr. R. Beverly Cole stated that he had lately received a letter from Surgeon Sawtelle, U. S. M. H. S., in which he informed Dr. Cole that the plans were now being drawn for the erection of a suitable building on the grounds selected by the Commission at Angels Cove; that a disinfecting steamer had been ordered, and that every modern appliance would be instituted for the purpose of facilitating the discharge of passengers, and the rapid disinfection of cargoes and ships.

The Board felt satisfied that progress had been reported, as it was anxious before the dangerous season arrived that means of prevention would be provided at the earliest possible moment by the Government.

The question of leprosy was now discussed, Dr. Barger reporting some cases now in the pesthouse.

Dr. H. S. Orme reported that he was now preparing a paper upon leprosy for our next Biennial Report, and for that purpose asked Dr. Barger to have some negatives and photographs taken of those patients in the Twenty-sixth-Street Hospital. The cost of these negatives would be \$14. Dr. Orme did not know whether their cost would come under the legitimate expenses of the Board or not. Upon discussion of this subject, the members unanimously agreed that as the plates were for the use of the Board, the bill should be paid by it.

It was therefore moved and seconded that the Secretary be authorized to pay the bill on its presentation.

On motion, the meeting then adjourned.

G. G. TYRRELL,
Secretary.

THE REGULAR QUARTERLY MEETING OF THE STATE BOARD OF HEALTH

Was held in the office of the Secretary on July 11, 1889.

Present—Dr. H. S. Orme, President; Dr. Tyrrell, Secretary; Dr. J. M. Briceland, Dr. W. R. Cluness, and Dr. C. A. Ruggles.

The minutes of the last meeting were read and approved.

The Secretary read a communication from Hon. Marcus D. Boruck, Private Secretary to the Governor, addressed to the Board of Health, and calling its attention to a telegram from Governor Waterman, reporting the shipping of cattle, consisting of two thousand head, to this State, and affected with Texas fever.

On motion of Dr. Cluness, the letter was received and placed on file.

The Secretary reported that he had received a communication from Dr. Thos. Bowhill, veterinary surgeon, relative to the presence of anthrax in a dairy near San José. Upon receipt of this report the Secretary addressed a letter to the Mayor of San José, advising him of the fact, and requesting the organization of a Board of Health, to take action to protect the public against diseased milk that might come from this dairy.

On motion of Dr. Ruggles, the communication of Dr. Bowhill was placed on file, and the action of the Secretary approved.

A communication was read from Dr. Prevost, of San José, advising that a Board of Health had been organized in San José, and a Health Officer appointed.

The Secretary read a communication from Dr. S. S. Herrick, of San Francisco, relative to the prevention of contagious diseases in cattle, and suggesting that precautions be taken immediately in the way of burning the stubble upon which such cattle grazed, and having all cattle dying of such disease cremated.

On motion, the letter was placed on file, and the Secretary requested to communicate with Dr. Salmon, of the Bureau of Animal Industry, and inform him of the presence of splenic apoplexy in the Santa Clara Valley, and to request him to take such means as may come within his province, to arrest the spread of the disease, and to destroy the diseased cattle; which was carried.

On motion of Dr. W. R. Cluness, the Secretary was instructed to communicate with the Supervisors of the Santa Clara Valley, and notify them that splenic fever exists in their country, and request them to take some action in the matter if they have not already done so; which was carried.

The Secretary then read the opinion of the Attorney-General upon the question of exhuming human bodies before the two years had expired, which was designated by law as the earliest time in which such exhumation could take place.

On motion of Dr. Briceland, the letter of the Attorney-General was received and placed on file for future action.

The Secretary then read several letters from County Recorders, Boards of Health, etc., requesting information regarding burial permits, death certificates, and registration blanks.

On motion of Dr. C. A. Ruggles, it was—

Resolved, That the Secretary be authorized to design and have printed sufficient burial permits and death certificates to supply all Health Officers and others in need of such certificates to carry out the law relating to deaths in this State, and also, when necessary, to supply blanks for marriages and births as required by sanitary officers.

Carried unanimously.

The subject-matter of river pollution having been introduced it was, on motion—

Resolved, That it having come to the knowledge of this Board that it is contemplated to divert the sewage of certain towns bordering upon the Sacramento River into said stream, it is the sense of this Board that such diversion of sewage will be prejudicial to the public health, and should not be permitted under any circumstances.

Which was carried.

It was moved by Dr. Briceland, and seconded by Dr. Cluness, that Dr. Ruggles be requested to ascertain the wishes of Governor Waterman in regard to an official visit by the members of the State Board of Health to the various institutions drawing State aid this year. Carried.

On motion of Dr. Cluness, the Secretary was instructed to renew the subscriptions of the State Board to the Annals of Hygiene. Carried.

It being the sense of the Board that the State of California should be represented at the next meeting of Conference of State Boards of Health, it was moved that Dr. C. A. Ruggles be appointed our delegate to represent this Board at the Conference of State Boards of Health. Carried.

After a general discussion upon matters of sanitary interest, there being no further special business, on motion, the meeting adjourned.

G. G. TYRRELL,
Secretary.

THE REGULAR QUARTERLY MEETING OF THE STATE BOARD OF HEALTH

Was held in the office of the Secretary, October 12, 1889.

Present—Dr. Orme, President; Dr. Tyrrell, Secretary; Dr. J. M. Briceland, and Dr. C. A. Ruggles. Dr. Cluness was unable to be present, owing to illness, and Drs. R. Beverly Cole and James Simpson were absent from the State.

The minutes of the last meeting having been read, and on motion approved, Dr. Ruggles desired to relate his experience in relation to the opinion of the Attorney-General concerning the exhumation of bodies before the time stated in the Political Code. He said that a body that had died in Stockton Insane Asylum was buried, but shortly afterward the relatives of the deceased desired to remove it to San Francisco. As the death occurred outside the city of Stockton, Dr. Ruggles, in accordance with the expressed opinion of the Attorney-General, gave a permit for the removal of the body, although only a short time buried. This action was not acceptable to the authorities in San Francisco, and they wrote a letter to Dr. Ruggles protesting against his action, to which Dr. Ruggles replied, citing his authority.

The question brought before the Board was now fully discussed, and upon motion the course pursued by Dr. Ruggles was indorsed.

Dr. Ruggles reported, in regard to the visiting of institutions receiving State aid, that after an interview with the Governor's Secretary the Governor wrote him a letter asking him to visit those institutions supported by the State, and make his report regarding their sanitary condition. Dr. Ruggles stated that in accordance with the Governor's instructions he had visited these institutions, and would make a detailed report hereafter.

On motion of Dr. J. M. Briceland, the action of Dr. Ruggles was approved, and his expenses ordered paid.

The Secretary read the following letter from Dr. D. E. Salmon, in reply to the request of the Board that he take some action to guard against the spread of Texas fever in our southern counties:

U. S. DEPARTMENT OF AGRICULTURE, BUREAU OF ANIMAL INDUSTRY, }
WASHINGTON, D. C., July 24, 1889. }

SIR: Referring to your favor of the thirteenth instant, in which you notify me of the request made by your Board that this department send a competent Inspector to Santa Clara Valley to prevent the spread of splenic fever, I would say that this department has no authority to enforce measures for such a purpose within your State. I see no way by which the losses from this disease can be prevented except by a State law, which would prevent the movement of cattle from the infected districts during the month of the year when they are liable to carry the contagion. After the season is advanced, and the cattle have been moved, the pastures are infected, and it is impossible to adopt any measures which will prevent the disease. Regulations should go into force early in the season, probably as early as February, in that climate.

Very respectfully,

D. E. SALMON,
Chief of Bureau.

On motion of Dr. Briceland, the letter was received and placed on file.

The Secretary read a communication from Dr. Lathrop, of San Pedro, asking the Board for the appointment of a Quarantine Officer, or, if he had the power, to appoint himself.

On motion, the Secretary was instructed to write to Dr. Lathrop, and give him the opinion of the Board that such appointment lay with the Board of Supervisors.

The Secretary read a number of letters from different District Attorneys regarding the operation of the health laws, which, on motion, were placed on file.

The Secretary read a communication from Dr. Dodson, of Red Bluff, regarding the dumping of sewage into the Sacramento River, which was discussed and placed on file for further action, if deemed advisable.

In regard to the question of emptying the sewage of Redding into the Sacramento River, the Secretary reported that he had addressed the following letter to Jerry Culverhouse, Mayor of Redding:

SACRAMENTO, July 27, 1889.

DEAR SIR: I am instructed by the State Board of Health to inquire whether it is or is not a fact, that it is the intention of the authorities at Redding to convey the sewage of that town into the Sacramento River, and thus pollute its waters to the detriment of the public health. If such should be the case, it will become the duty of the State Board of Health to enjoin any such action as prejudicial to the welfare and best interests of the State. An answer will oblige,

Yours respectfully,

GERRARD G. TYRRELL,
Secretary.

In response to this document, the following letter was received:

REDDING, CAL., August 1, 1889.

Mr. G. G. TYRRELL:

DEAR SIR: On my arrival home from the city, found your letter of the twenty-seventh, asking if it were the intention of the authorities of Redding to sewer to the Sacramento River. In reply, I will say to you the City Council will meet the first Monday in August, then I will place your letter of inquiry before that meeting for their consideration, and inform you of the result.

Respectfully yours,

JERRY CULVERHOUSE,
Mayor of Redding.

The Secretary reported that since the receipt of that letter no communication as to the action of the Redding Trustees had been received.

Dr. Briceland was happy to say that since the action of this Board was understood, the city of Redding had abandoned the idea of putting its sewage into the river, and had made arrangements for utilizing it upon a sewage farm.

The Secretary read a communication from F. T. Newberry, civil engineer, suggesting that before any town or city disposes of its sewage, the plans of the same be submitted to the State Board of Health for its approval, especially regarding the outfall, the condition of the mass of sewage in which it is to be left, and how it will affect other citizens.

On motion, the communication was received and placed on file.

Dr. C. A. Ruggles presented a communication and opinion from the District Attorney of San Joaquin, defining a nuisance, and including in it the discharging of sewage into streams used for potable purposes; which, on motion of Dr. Briceland, was received and ordered spread upon the minutes, as follows:

In reference to the alleged public nuisance referred to me, I submit as follows:

"A public nuisance is one which affects at the same time an entire community or neighborhood, or any considerable number of persons, although the extent of the annoyance or damage inflicted upon individuals may be equal. (Civil Code, Section 3480.) Anything that is injurious to health, or is indecent or offensive to the senses, or an obstruction to the free use of property, as unlawfully obstructing the free passage or use in the customary manner of any navigable lake, or river, bay, stream, canal, or basin, or any public park, square, street, or highway, is a nuisance. (Civil Code, Section 479; Penal Code, Section 370.)

"That which is or will create a nuisance is a question of fact, and one can only draw a conclusion upon that state of facts which do exist, or if they did exist, a conclusion upon what would be the result.

"If the state of facts do exist, and the sewage of any city or town is turned into a public stream, and as a conclusion from the facts, and result of such, it should impair the health of the individuals along said stream, or should make the waters therein indecent or offensive by its pollution, or interfere with the comfortable enjoyment of life or property along said stream, it would undoubtedly be a public nuisance.

"Yet if, on the other hand, the water of said stream is unused for any purpose, and the stream is wide enough and deep enough to carry said sewage without noticeable effect as to health, and does not interfere with the comfortable enjoyment of life and property, it is not a public nuisance within the meaning of the statute, providing it does not obstruct the navigation of said stream. Therefore, in conclusion, I would say that the facts as they exist can only be known through an investigation which the Board of Health are presumed to make, and if such a state of facts exist as would in this instance come under the provisions of the Code named, no one but a physician would be better able to draw the conclusions, and which, not desirous to take from the duties and authority of the District Attorney of the county where such instances may exist, yet always being ready to assist a public officer in the discharge of his duty, I respectfully submit the above."

(Signed:)

AVERY WHITE,
District Attorney, San Joaquin County.

Dr. C. A. Ruggles moved that a committee of three be appointed to investigate the source of any pollution that may be conveyed into our rivers used for domestic purposes, and said committee shall require of all incorporated cities and towns to furnish plans or plan of their sewage disposal for the use and publication of the State Board of Health; which was carried unanimously.

The President appointed as such committee Dr. Briceland, Dr. Ruggles, and Dr. Tyrrell.

Dr. Ruggles asked leave to present the following resolution:

WHEREAS, Having officially inspected the sanitary condition of the State Prisons at San Quentin and Folsom, and being satisfied that a certain class of criminals among those suffering from pulmonary disease are injuriously affected by confinement in San Quentin; therefore, be it

Resolved, That a circular be issued by the State Board of Health to the Superior Judges of each county of the State, requesting them that, before sentencing a criminal to the State Prison, an examination be made by the County Physician regarding the physical condition of the prisoner, and if any pulmonary disease be present or likely to develop, that such prisoner be sentenced to Folsom Prison instead of to San Quentin.

Which was seconded by Dr. Briceland.

At the request of Dr. Ruggles the consideration of the resolution was postponed until the next regular quarterly meeting of the Board.

Dr. H. S. Orme stated that he had visited San Francisco for the purpose of investigating cases of leprosy in that city. He had discovered that two cases had been imported from New York in the persons of two Chinamen. Another case came from Napa. He reported progress with his report upon the subject of leprosy, for publication in the next Biennial Report.

There being no further business to come before the meeting, upon motion, it adjourned.

G. G. TYRRELL,
Secretary.

THE REGULAR QUARTERLY MEETING OF THE STATE BOARD OF HEALTH

Was held in the office of the Secretary, January 11, 1890.

Present—Dr. H. S. Orme, President; Dr. G. G. Tyrrell, Secretary; Dr. C. A. Ruggles, Dr. W. R. Cluness, and Dr. B. Payton, of Stockton, by invitation.

The Secretary read a communication from Dr. J. M. Briceland, of Shasta, regretting his unavoidable absence, owing to severe illness.

Dr. James Simpson, of San Francisco, also sent his regrets at his absence, which was also owing to illness, from which he had not sufficiently recovered to warrant his presence.

The minutes of the last meeting having been read and approved, the Committee on Investigating the Sewerage of Towns reported that owing to the severity of the weather since last meeting, they did not deem it expedient to visit those towns at present, and asked an extension of time, which was unanimously granted.

The resolution offered by Dr. Ruggles at the last meeting of the Board now came before it for action.

Dr. Ruggles explained the reasons for his resolution and described his impressions of the State Prison at Folsom, and was surprised at the healthy condition of the inmates and the general absence of sickness among them. When visiting San Quentin, Dr. Ruggles was not so surprised, owing to the situation of the prison, to see so many cases of consumption, as he believed the climatic influences there had a great deal to do with it. In this view he was sustained by the Resident Physician, Dr. F. C. Durant, who agreed with Dr. Ruggles that the situation developed tuberculosis in those predisposed to it. Dr. Ruggles then explained why he desired his resolution to lie over until this meeting, being desirous of hearing the opinion of those members of the Board who reside in San Francisco.

Dr. W. R. Cluness was of the opinion that the frequency of tubercular diseases in the prison might be attributed more to the age of the prison than to its climatic surroundings. He believed that disease germs

had permeated the cells throughout, and never having been thoroughly disinfected, new occupants were more prone to become infected. As he was a firm believer in the contagious nature of consumption, he thought this fact was sufficient to account for its frequency. Folsom Prison, on the contrary, was a comparatively new prison, and had not the same opportunity offered by age to become infected. He would, therefore, offer an amendment to Dr. Ruggles' motion: "That all cells containing, or having contained, tuberculous patients be properly disinfected, and the surgeon of the prison be requested to have disinfected all such contaminated cells."

Dr. Cluness, in offering the amendment, did so from the belief that climatic influences was not so potent a factor in the production of phthisis as would appear from Dr. Ruggles' resolution, but would agree to Dr. Ruggles' resolution if that clause in reference to climate were omitted and the disinfection of cells be agreed upon. Dr. Ruggles would accept the amendment, as his object was to have those prisoners afflicted with tubercular diseases removed to a more suitable climate for pulmonary ailments, and fully agreed with Dr. Cluness in the necessity of having cells disinfected that are, or might have been, occupied by consumptive persons. Therefore, the resolution, as amended, reads as follows:

WHEREAS, Having officially inspected the sanitary condition of the State Prisons at San Quentin and Folsom, and being satisfied that a certain class of criminals among those suffering from pulmonary disease are injuriously affected by confinement in San Quentin; therefore, be it

Resolved, That a circular be issued by the State Board of Health to the Superior Judges of each county of the State, requesting them that before sentencing a criminal to the State Prison, an examination be had by the County Physician regarding the physical condition of the prisoner, and if any pulmonary disease be present or likely to develop, that such prisoner be sentenced to Folsom Prison instead of to San Quentin, and that the surgeon of the prison be requested to have disinfected thoroughly all cells occupied by consumptive prisoners, and such cells as have been occupied by tuberculous patients at any time.

Dr. Cluness seconded the resolution, which was then carried unanimously.

The Secretary read a communication from Dr. Mitchell, of Redding, presenting an ordinance passed by its Board of Health, ordering the display of signal flags on houses containing infectious disease.

Dr. Ruggles moved that this action of the Board of Health of Redding be approved, and that this Board would be pleased to see all towns and cities taking like precautions to resist the spread of infectious disease; which was carried.

The Secretary read a communication from Health Officer Dr. Lathrop, of San Pedro, which was ordered placed on file.

Dr. H. S. Orme reported that he was preparing his report on leprosy, and was making progress. He, in connection with the subject, begged leave to offer the following resolutions:

WHEREAS, The Iowa State Board of Health has deemed it proper to adopt resolutions petitioning Congress on account of the importation of leprosy into that State; therefore, be it

Resolved, That the California State Board of Health recommend that the Congress of the United States do enact a statute,

First—That no person affected with leprosy should be permitted to enter the United States.

Second—That every person immigrating to the United States from any place where leprosy prevails shall procure a certificate from a competent physician, properly attested by some United States Consul or Health Officer, certifying that he or she is not affected with leprosy, is not a descendant from a leprous family, and has no relations in the co-lateral line who are lepers.

Third—That every immigrant coming to the United States who has sojourned or resided where leprosy prevails shall be reported to the Board of Health of the State of his destination, so that he may, during his residence in the United States, be inspected not less than twice each year by some competent physician or person appointed by the health authorities of the place wherein he resides, for a period of ten years.

Fourth—That the penalty for the violation of the first two sections of this statute shall be the immediate return of such person to the place whence he or she came.

Resolved—That the California representatives in Congress be and they are hereby earnestly requested to vote for the enactment of such a statute, and that the Secretary of this Board be instructed to furnish said Congressmen a copy of these resolutions, duly signed by the President and attested by the Secretary.

Dr. Cluness thought this to be a most important subject, and begged to second the resolutions, which were carried unanimously.

There being no further business before the Board, the meeting, on motion, adjourned.

G. G. TYRRELL,
Secretary.

THE REGULAR QUARTERLY MEETING OF THE STATE BOARD OF HEALTH

Was held in the office of the Secretary, April 12, 1890.

Present—Dr. R. Beverly Cole, Dr. James Simpson, Dr. C. A. Ruggles, Dr. J. M. Briceland, and Dr. G. G. Tyrrell. Absent—Dr. H. S. Orme and Dr. W. R. Cluness.

A telegram was read by the Secretary from President Dr. H. S. Orme, regretting his unavoidable absence, owing to illness.

Dr. Ruggles thereupon moved that Dr. R. Beverly Cole take the chair in absence of President Orme, which was seconded by Dr. J. M. Briceland, and unanimously carried.

The minutes having been read and approved, the Secretary read a communication from the Superior Judge of San Benito County, which, on motion, was received and placed on file.

A communication from Hon. Thos. J. Clunie was also read and placed on file.

A communication from the District Attorney of Napa County was received and placed on file, and the recommendation therein acted upon, the Secretary being instructed to issue a circular as suggested.

A communication was read from Surgeon Hamilton, U. S. M. H. S., in reply to inquiries made by the Board as to the progress of the quarantine stations at San Francisco and San Diego, which was received and ordered placed on file, and the Secretary requested to correspond with Surgeon Hamilton, asking his views as to what methods or means would be suggested by him to enable this Board to aid him in carrying out the ideas expressed in his letter.

Dr. Simpson moved, which was seconded by Dr. Briceland, that the Secretary be requested to have a pamphlet published, containing all the State laws relating to health, and also, under a separate heading, the health ordinances existing in each county, town, or city in the State, for the guidance and instruction of Boards of Health and Health Officers. Unanimously carried.

A communication was received from Dr. H. S. Orme, inclosing a correspondence relating to lepers, which was read and ordered placed on file.

A circular from the National Conference of State Boards of Health was received, requesting our Board to name a delegate or delegates to the Conference, and to choose a subject for discussion at the meeting.

Dr. J. M. Briceland moved, and it was seconded by Dr. James Simpson, that Dr. C. A. Ruggles be appointed as delegate to the National Conference to represent this Board, and that the subject chosen for discussion be: "How to prevent the contamination of potable water." Unanimously carried.

It was also—

Resolved, That it is the sense of the California State Board of Health, that for the better promotion of sanitary sciences in these United States, the meetings of the Conference of State Boards of Health be amalgamated with the meetings of the American Public Health Association, as part of said association. The cost of attendance upon both meetings, as now ordered, being a burden which distant States are unable to meet, owing to the lack of funds placed at their disposal for such contingencies; and be it further

Resolved, That our delegate be instructed to advocate and support such resolution before the Conference.

Which was unanimously carried.

There being no further business before the meeting, on motion, it adjourned.

GERRARD G. TYRRELL,
Secretary.

REPORT OF PERMANENT SECRETARY.

To the State Board of Health:

GENTLEMEN: The period has arrived when it becomes the duty of your Secretary to present for your consideration his Biennial Report, now the eleventh in the series. Since the organization of the Board in 1870, its progress in the sanitary improvement of the State has been slow, and beset by many difficulties. A review of the work accomplished in the past few years will encourage us in the belief that a new era has dawned upon our Board, and the desire of the public for increased knowledge in the means of remedying the defects in the sanitary administration of the State has increased in a manner heretofore unrecognized. There seems to be a general awakening to the importance and necessity of sanitary measures if we would retain the prestige of the State as one of the most healthy in the Union; we are becoming convinced that we cannot do so if we allow our potable waters to be polluted, our air poisoned by the emanations of accumulated filth, and our food adulterated by the conscienceless dealer. As a result of the protestations of our Board, we find the Legislature coming to our aid in giving us laws to compel the organization of Boards of Health everywhere within the State. Through these our Board is endeavoring to establish a system of sanitary communication, and by them to be forewarned of any epidemic diseases that may exist in their respective communities, of all dangers that may threaten the purity of our potable waters or the healthfulness of our food supply. But with all this help we are still far away from anything like perfection. As Lord Derby says: "No sanitary improvement worth the name will be effective, whatever Acts you pass, or whatever powers you confer upon public officers, unless you create an intelligent interest in the matter among the people at large." To do this has been the chief aim of your Board for some years, and we believe that to a certain extent we are succeeding, by publishing every month a record of the number of deaths reported to us, giving the causes thereof, and commenting upon the extent of the diseases, their location, together with some sanitary advice or comment in every number; this has engendered an interest in health news, so that we find the daily press coöperating in our work by giving a large circulation to the sanitary facts therein enunciated.

This education of the people through the press is now bearing fruit, and the difficulty experienced heretofore in getting people to look after the sanitary welfare of their towns and dwelling places is fast disappearing. Hardly a day passes that your Secretary has not been consulted as to the best means to be adopted to have such and such a nuisance removed, or such and such a water supply protected from contamination, or asking that our Board order a Health Officer appointed for such and such a district, or complaining that so and so was neglecting his duty as a Health Officer. All this indicates an awakening of public sentiment, and a growing belief that sanitation is essential to health and longevity, and that in the State Board of Health a way will be found through

which people may be surrounded by an atmosphere of cleanliness and healthfulness, and lives may be, if not positively prolonged, at least rendered happier by the absence of preventable diseases. To realize fully the benefit to be derived from the operations of a State Board of Health, it should be clothed with mandatory power. The State Board of Health of Illinois, for example, has charge of all matters pertaining to quarantine; in times of epidemic it has full authority to prevent invasion of disease by closing the portals of admission to the State.

It can at its discretion put railroad and steamboat traffic under its control; it can at all times make such rules and regulations and undertake such sanitary investigations as it may from time to time deem necessary for the preservation or improvement of public health; it can command the services of all police officers, Sheriffs, Constables, and all other officers and employes of the State, to enforce such rules and regulations, so far as the efficiency and success of the Board may depend upon their official coöperation. Our Board, unfortunately, is clothed with no such strength; it is not empowered by its own act to oppose any barrier to the progress of infectious or contagious diseases in any direction. All executive authority is placed in local Boards of Health, and they are responsible for the sanitary condition of their respective towns. Each local Board may enact its own sanitary regulations, which, after approval of the Trustees, Council, or Supervisors, and published in a prescribed method, have the authority and effect of law. The power and authority to act to bring about results and accomplish sanitary reforms, rests in the town Board of Health. The State Board of Health has no authority to enforce sanitary reforms; its functions as a conservator of public health are those of an advisor and counselor. It is the highest authority in the State upon the principles of sanitary science as applied to State medicine. It is the source from which the people, public officials, and local Boards of Health may seek for information on questions of public hygiene. Its duties are not executive, but rather those of a teacher, and also of a learner; for in its charter is specified that "it shall take cognizance of the interests of health and life among the citizens; it must make sanitary investigations and inquiries respecting the causes of disease, especially epidemics, the source of mortality, and the effects of localities, employments, conditions, and circumstances on the public health, and gather such information in respect to those matters as it may deem proper for diffusion among the people."

The State Board of Health is the head of the administration of public hygiene in the State, but no power is conferred upon it to dictate to or direct the local Boards; we can only give them information, advice, and practical suggestions when requested, and keep them advised of any danger to the public health. If local Boards neglect to perform their duty, the State Board is powerless to compel them to it, except indirectly, by arousing public sentiment against such inaction and exposing the dangers to which such inaction invites. This being the relation which the State Board bears to local Boards, it becomes necessary, in order to secure beneficial results to the State, to compel the organization of local Boards of Health or Health Officers throughout the State. In every town having five hundred inhabitants it is an absolute necessity, and to this end your Secretary has been turning his attention ever since the passage of the law authorizing such action. The result has not been quite satisfactory, but progress so far shows us that we are

in closer relation with every part of the State than before. One great drawback that we have to contend with is the difference of the constituted authorities to the formations of Health Boards or appointing Health Officers; many say, "Oh, our town is healthy enough. We have got along so far without Health Officers, why need them now? Time enough when epidemics come to appoint a Health Board." And strange to say, they are sustained in this suicidal policy by many of the most prominent citizens of the place. Again, when requested to appoint a Health Officer we are met with the supposition that the town does not contain five hundred inhabitants.

In one instance where a Health Officer was refused on such a plea, the census showed one thousand two hundred population. Another obstacle placed in the way of sanitary organization, is the unwillingness of Supervisors to allow Health Officers any but the most trifling compensation, and some think such officer should be content with the glory of the name, without fee or reward. It speaks badly for the intelligence of a community that allows itself to be governed by a class of men who are so blind to the welfare of their constituents that they would prefer being compelled through disease to appoint a Sanitary Board, rather than pay a proper officer to prevent its advent. Fortunately, such cases are rare; but, nevertheless, they exist in California to-day. It is just here that the State Board needed more power; the law has now given it to them, or, rather, will give it when the present law is amended by the correction of a clerical error. The following is the law as it stands in the statute books:

AN ACT

To amend section three thousand and sixty-two of, and to add a new section to, an Act entitled "An Act to establish a Political Code," approved March 12, 1872, relating to Boards of Health.

[Approved March 1, 1889.]

The People of the State of California, represented in Senate and Assembly, do enact as follows:

SECTION 1. Section three thousand and sixty-two of said Act to establish a Political Code is amended so as to read as follows:

Section 3062. The Board of Supervisors of each county must appoint, in each unincorporated city or town of five hundred or more inhabitants, a Health Officer, who has all the duties and powers of the Board of Health and Health Officer, as specified in this and the two preceding articles.

Sec. 2. There is added to said Code a new section, to be called section three thousand and sixty-four, which shall read as follows:

Section 3064. The Board of Supervisors must fix the salary or compensation of Boards of Health or Health Officers, and provide for the expenses of enforcing the provisions of this article. If the Board of Supervisors or Board of Trustees, Council, or other corresponding Board of any incorporated town, neglects to provide a Board of Health or Health Officer by the first day of July, eighteen hundred and eighty-nine, the State Board of Health may direct the District Attorney of the county to begin an action against such Board of Supervisors, or Board of Trustees, or corresponding Board, to compel the performance of their duty, or may appoint a Board of Health, or Health Officer with the powers of a Board of Health, for such town or city, and the expenses of such Board of Health, or Health Officer, shall be a charge against the incorporated city or town for which such appointment shall be made; and when the appointment is made for unincorporated towns the expenses of the Board of Health, or Health Officer, is a charge against the county.

By an unfortunate error the bill was made to read first day of July, 1887, instead of first day of July, 1889. It went to the Governor that way, and was so signed. Although it was apparent to every one in the State that 1889 was intended instead of 1887, yet it will scarcely be believed that this clerical error has been made the basis of willful violation of the law, rendering it nugatory as far as the power of enforcing it lay with our Board. In one county in this State containing several

towns of over five hundred inhabitants, the Supervisors absolutely refused to appoint Boards of Health or Health Officers except as a voluntary measure, their District Attorney assuring them that owing to that one defect in the wording of the law it could not be enforced by our Board. It is a strange commentary upon the civilization of the nineteenth century, that the most beneficent measure possible to be effected for the preservation of the lives, health, and happiness of a community should be objected to because one letter in a law was unwittingly inserted instead of another. At the coming Legislature we hope to have this mistake corrected, and then we trust we will have no further trouble in perfecting sanitary organizations throughout the State, which, by mutual understanding, unrestricted intercourse, and hearty coöperation with the State Board of Health, will place us in a position to guard against the advancement of epidemic disease, or in speedily suppressing it, if it should make its presence known. Although this law regarding local Boards of Health has been impaired in its full usefulness by the fatal defect in its wording, it has not, by any means, been inoperative. The law requiring all incorporated cities and towns to organize local Boards of Health was passed in 1887; under it some nineteen Boards organized; of these, eight alone were active, the others existed in name only, never meeting or doing any sanitary work. No less than forty-one incorporated towns had no health organization whatever, although the law plainly stated that they should; of course, the unincorporated towns had likewise no Health Boards, and so far as any legal protection given to citizens for the defense of their lives from infectious disease was concerned, they had none.

At the session of the Legislature in 1888 the law authorizing the formation of local Boards of Health in unincorporated towns and those containing five hundred inhabitants, was passed; since then, of the sixty odd incorporated towns in the State, inclusive of those not incorporated, the following have organized local Boards of Health or Health Officers that are now in communication with this Board, and doing good sanitary work in their respective localities:

Angels Camp, Alameda, Azusa, Anaheim, Colusa City, Chico, Cloverdale, Colton, Calico, Colfax, Bloomfield, Biggs, Bishop Creek, Berkeley, Bakersfield, Benicia, Downey, Downieville, Dixon, Elsinore, Eureka, El Monte, Folsom, Fort Bragg, Fresno, Gridley, Georgetown, Grass Valley, Haywards, Hollister, Jackson, Julian, Livermore, Los Angeles, Long Beach, Little Stony, Lincoln, Madera, Modesto, Marysville, Monrovia, Martinez, Mariposa, Napa City, Needles, North San Juan, Nevada City, Orland, San Luis Obispo, Oroville, Oakland, Ontario, Pomona, Petaluma, Pleasanton, Pasadena, Redlands, Rocklin, Red Bluff, Redwood, Rio Vista, Riverside, Sacramento, Santa Monica, Stockton, San Francisco, Susanville, Santa Ana, Santa Paula, San Diego, San Bernardino, San José, Santa Barbara, Suisun, South Pasadena, St. Helena, Solano, Santa Maria, Sierra City, San Pedro, Santa Cruz, Santa Rosa, Sisson, Selma, Truckee, Ukiah, Ventura, Visalia, Willows, Watsonville, Woodland, Yreka, Vacaville, Lodi, Antioch, Oakdale, National City, Pacific Grove, Tehachapi.

We thus have, in active operation, over one hundred Health Boards and Health Officers, up to the end of the fiscal year, June 30, 1890, in looking after the sanitary welfare of their different localities, in contrast with but twenty-two, four years ago; and of these, only one half existed

in anything but name. So far, the law making compulsory the organization of local Boards of Health, or Health Officers, has been fairly successful, but it can be made more so when all legal quibbles to its enforcement are removed.

The law passed at the last Legislature, requiring burial permits to be issued before any human body can be buried, will, in the near future, be generally obeyed. In answer to the following circular upon this and other points, we may give the answers received from seventy-six localities, in different counties, as indicating the general result so far attained in conformity with the law:

CIRCULAR OF THE STATE BOARD OF HEALTH.

SACRAMENTO, March, 1890.

To the honorable Board of Supervisors, Trustees, Councilmen, and Health Officers, of—County, Cal.:

GENTLEMEN: The State Board of Health, desirous of ascertaining certain facts in regard to the operation of the laws relating to public health, with a view of adding to their efficiency at the next session of the Legislature, requests, at your earliest convenience, a reply to the following questions:

First—How many Boards of Health have been organized, or Health Officers appointed, in your county, since the law requiring the same has been passed?

Second—How many towns, with an estimated population of five hundred inhabitants, or over, are there in your county, and their names?

Third—Has the law requiring burial permits to be issued before the interment of any human body in your county been fully obeyed? If not, can you give any reason why it has not been?

Fourth—Has the law relating to the vaccination of public school children been carried into effect by your Board? If not, can you assign any valid reason why it has not?

Fifth—Have births and deaths been reported to and recorded by the County Recorder, as required by law? If not, can you give any good reason why this law has been disobeyed?

Sixth—Have any prosecutions been instituted in your county against offenders for violation of the laws relating to public health?

G. G. TYRRELL, M. D.,
Secretary.

H. S. ORME, M. D.,
President.

In answer to the first question, we ascertained that some forty-eight local Boards of Health had been organized, and some forty-nine Health Officers appointed.

To question number two, there were recorded some forty replies, the majority of the correspondents being unable to say what was the number of the inhabitants in their towns.

To the third question, requiring burial permits, the answers were varied:

Alpine County.—There was no Board of Health or Health Officers, and no burial permits were issued.

Contra Costa County.—Burial permits were issued in those places having Health Officers, but in other places the law was not obeyed.

Colusa County.—Burial permits were issued by Health Officers and the law generally obeyed.

El Dorado County.—The law has been generally obeyed.

Fresno County.—The law has been obeyed to a certain extent; the opinion exists that the law is not general, and only applicable to cities and towns, and hence ignored by parties living outside these places.

Humboldt County.—Here the law has not been enforced in towns outside of Eureka, as health organization in the county has been deficient.

Kern County.—Has generally obeyed the law.

Inyo County.—The law has not been enforced, and consequently the mortality of the county unknown.

Lake County.—They have no health organization, and the law requiring burial permits is ignored.

Lassen County.—Dr. Spaulding thinks the law has been generally obeyed, but as the health organization is incomplete, many times it must be evaded.

Los Angeles County.—The law in this county has been, perhaps, better obeyed than in any other; the Health Boards and Health Officers are better organized than in any other county, and consequently see that obedience is exacted.

Calaveras County.—In this county the law is generally ignored, and its mortality is quite unknown in consequence, Angels Camp being the only town reporting to the Board.

Butte County.—The law is generally obeyed where known; any failure is through ignorance.

Alameda County.—The law is generally obeyed where health organizations exist; in other towns such is not the case.

San Joaquin County.—The law is generally obeyed, and where health organizations exist, is enforced.

Siskiyou County.—In this county the law is obeyed where health organizations exist; otherwise not.

San Mateo County.—The law is partially obeyed; not as fully as contemplated by its passage.

Sacramento County.—The law has been obeyed where Health Officers or Boards exist.

Placer County.—The law is generally obeyed.

Orange County.—The law has not been enforced, the health organization of the county being very imperfect.

Nevada County.—The law has been very generally observed.

Napa County.—It has been obeyed wherever health organizations exist.

Mariposa County.—In this county the law has been generally obeyed.

Mendocino County.—The law has been obeyed in a few towns, but oftener neglected.

San Francisco County.—The law is fully obeyed.

San Bernardino County.—The law is partially obeyed, but not fully, owing to the abolishing of the County Health Officer.

Sonoma County.—The law is generally obeyed.

San Diego County.—The law has been generally obeyed; in many of the outlying districts it has not, as no Health Officers were appointed to see that it was.

San Benito County.—Hitherto has not obeyed the law, but is now issuing permits before burial is allowed.

Amador County.—Completely ignores the law, and the District Attorney has made no attempt to enforce it as far as can be ascertained.

Solano County.—Is very generally having the law obeyed, as her health organization is good.

Stanislaus County.—The law has been generally observed in this county.

Sierra County.—The law is carried out where Health Officers are appointed; in other parts it is ignored.

Santa Barbara County.—The law is not obeyed except in Santa Maria and Santa Barbara; ignorance of the law is the supposed cause.

Sutter County.—The law is not generally obeyed in this county, as it has no health organizations.

Santa Cruz County.—The law has only been partially obeyed, arising more from indifference than neglect.

Ventura County.—The law has been ignored here entirely, except in Santa Paula.

Yuba County.—The law has been obeyed wherever health organizations existed.

Yolo County.—The law has been partially obeyed, but in many towns no attention has been paid to it.

San Luis Obispo County.—The law in this county is not obeyed, owing to the lack of sanitary organization.

Shasta County.—The law is partially observed in the county, especially in the incorporated towns.

Tehama County.—The law is not obeyed, except in places having Health Boards or Health Officers.

VACCINATION.

The law making vaccination compulsory on all children attending or desirous of attending the public schools of this State, has up to the present time been held in abeyance, pending the decision of the Supreme Court upon a case that was originally brought in the Superior Court of Santa Cruz County, by D. K. Abeel against D. C. Clark, Principal of the High School of that county, to compel the admission to the school of his two sons, D. K. and James, who were refused admission to the school because of non-compliance with the Vaccination Act, and the Court gave judgment in favor of the Principal. Abeel took an appeal to the Supreme Court, which tribunal has affirmed the decision of the Court below. The Court says:

The Act referred to is designed to prevent the dissemination of what, notwithstanding what medical science has done to reduce its severity, still remains a highly contagious and much dreaded disease. While vaccination may not be the best and safest preventive possible, experience and observation, the test of the value of such discoveries, dating from 1796, when Jenner disclosed it to the world, have proved it to be the best method known to medical science to lessen the liability to infection with the disease.

This being so, it seems highly proper that the spread of smallpox through the public schools should be prevented or lessened by vaccination, thus affording protection both to the scholars and the community.

Vaccination, then, being the most effective method known of preventing the spread of the disease referred to, it was for the Legislature to determine whether the scholars of the public schools be subjected to it, and we think it was justified in deeming it a necessary and salutary burden to impose upon that general class. The remarks of Judge Cooley in his work on Cons. Lim., p. 157, are applicable here, where he says: "What is for the public good, and what are public purposes, and what does properly constitute a public burden, are questions which the Legislature must decide upon its own judgment, and in respect to which it is invested with a large discretion which cannot be controlled by the Courts, except, perhaps, when its action is clearly evasive, and where under pretense of lawful authority it has assumed to exercise one that is unlawful."

The decision of the Supreme Court having now definitely settled the constitutionality of the law, we expect that no trouble will be experienced in having it enforced. The protection given to the State by this law against the spread of smallpox is beyond computation, as if properly carried out and the rising generation successfully vaccinated by competent physicians, we need be under no apprehension of any

extensive epidemic taking place. In this State especially, this precaution is absolutely necessary, as we are constantly threatened by an invasion of the disease through Mexico, where it is endemic.

BIRTHS.

The fifth question, "Have births and deaths been reported to and recorded by the County Recorder?" has been answered by the majority, that the law has been obeyed where Health Boards and Health Officers existed, but otherwise, parties were indifferent to the registration, as they did not see why they should do the State any service without adequate compensation therefor. For this reason, births have not been returned or recorded except in a very few instances.

The State Board of Health at the last session of the Legislature presented a bill providing for the registry of births and deaths, for which a compensation of 25 cents was to be allowed for each birth and death filed with the County Recorder, which passed the Senate and Assembly, but, for some reason, failed to be transmitted to the Governor for his signature. This omission, your Secretary finds, has prevented the recording of births, and, no doubt, many of the deaths in this State, which would have been duly certified to by the interested parties. This omission must be rectified at the next meeting of the Legislature, in order to collect the vital statistics of the State with anything like unto completeness. In regard to prosecutions for non-compliance with the law, we find that in Pomona one physician was fined \$10 for not reporting a death. In Fresno and Merced, some recalcitrant physicians have been prosecuted; parties have also been prosecuted in El Dorado, San Mateo, Alameda, Placer, Los Angeles, San Francisco, and Sacramento Counties, but, as a rule, no prosecutions have been instituted, and, consequently, an indifference has arisen to the laws of health in many places where a few vigorous prosecutions for non-compliance with the law would have been followed by the most important results, in a sanitary point of view. We think that Health Officers are too indulgent in these matters, and permit neglect regarding the preservation of the public health to be practiced with impunity, whereas such neglect in regard to the preservation of the lives of horses or the welfare of cattle would be prosecuted vigorously.

HEALTH BOARDS AND HEALTH OFFICERS.

Complaint has been made that in some counties with towns of five hundred inhabitants and over the Supervisors have failed in their duty of appointing Health Boards or Health Officers. Unfortunately, these complaints have some foundation in fact, from the dislike of County Boards of Supervisors to add to the expenses of the county by appointing Health Officers whom they would have to pay. When they can get a physician who is content with the honor and asks nothing for his services, the appointment is made without any urging, and the Board considers it has done its whole duty in such cases. It is needless to say that unpaid work is never profitable to the community in which such arrangements are made. The position of Health Officer is one of the greatest responsibility; in his hands are the issues of life or death; upon his vigilance and watchful care depends the health or sickness of a

whole township; he must have an honest pride and interest in his calling, and must set aside the ties of blood or friendship where they interfere with the proper discharge of his duty. We are very frequently asked, as a Board, to define the duties of a Health Officer, or what is expected of him, the amount he ought to be paid, etc.

To these inquiries your Secretary has replied that in the broadest sense, the duty of Sanitary Boards and Sanitary Officers is to prohibit or abate whatever is unmistakably perilous to public health. The individual Health Officer should in the first place put himself in friendly relations with the physicians of the district in which he is situated, cultivate their esteem and respect, not as antagonistic to their welfare, but as a common helper in the cause of humanity and health. The Health Officer should make it his business to ascertain the location of every infectious disease within his jurisdiction, then place a distinctive sign upon the premises that such and such a disease is in the house; but before he can do this, he must have the Supervisors or the Town Trustees pass an ordinance requiring all houses harboring any infectious disease, such as smallpox, diphtheria, scarlet fever, etc., to bear a distinctive flag or card of warning to the public that such a disease exists. It is the duty of the Health Officer to then ascertain as accurately as possible the source from which the disease has been derived. If the cause is local, have it remedied or removed, and see that the place infected is thoroughly disinfected when the disease has abated. It is also the Health Officer's duty to make periodical inspections of the water supply of the town, and where pollution is likely to occur from the proximity of privies, to have them removed, their sites disinfected and filled up with dry earth. It is his duty also to see that all streets, alleys, and back yards are kept in a sanitary condition, and all accumulated filth removed and destroyed. It is also an important duty of the Health Officer to see that the food supply of his people is fresh and healthy, and no diseased meat be permitted to be sold; he must also supervise the burial of deceased persons, and see that none are interred without first procuring his permit, which must be transmitted to the Recorder by the person receiving it. He thus contributes to the general stock of knowledge with regard to the sanitary condition of the people, and the preventable causes of sickness and mortality, which, when collected and published in the Biennial Report, may guide the Legislature in the extension and amendment of sanitary laws. All these duties, properly performed, take time, education, and experience, and should not be expected without adequate compensation.

We regret to say that many of our Health Officers have been asked to give their services for the honor of holding the office, and a majority get the smallest recompense a miserly Board of Supervisors can bestow. In many counties containing many towns with over the population required by law, the authorities have appointed neither Boards of Health nor Health Officers, for the reason that they think it is putting the county to a needless expense, utterly regardless of the many lives it would save from ordinarily preventable disease, or the greater expense involved should an epidemic occur through their criminal negligence. The beneficent efforts arising from properly organized Boards of Health cannot be more conclusively shown than appears in the death rate in England and Wales during the past seventeen years. In the twenty largest English towns, as noticed in an address by Dr. A. Hill, before the Section on Hygiene at the meeting of the British Medical Association, he demon-

strates that the death rate has fallen from 24.4 to 19.0 per thousand. While taking certain individual communities, we find that in London the death rate has fallen from 22.5 to 17.4; in Liverpool, from 25.9 to 21.6; in Birmingham, from 24.8 to 18.4; in Salford, from 29.3 to 20.3; in Bristol, from 23.1 to 17.6; and in Maidstone, in the same time, it has declined from 22.8 to 13.7. Calculated to percentages, the diminution of the general mortality for England and Wales is 15.6 per cent, and for the twenty large towns it is 22.1 per cent; for London, 22.6 per cent; for Liverpool, 16.6 per cent; for Birmingham, 25.8 per cent; for Manchester, 20 per cent; for Sheffield, 19 per cent; for Salford, 30 per cent; for Maidstone the diminution in the death rate has attained the extraordinary figure of 40 per cent.

These results teach a lesson that should be impressed upon the mind of every sanitarian, encouraging him in the fulfillment of his duty to the public, and should not be forgotten by public officials or those opposed to active sanitary measures as unnecessary, because the immediate result is not at once apparent. In our own State our statistics are not sufficiently complete to draw any deductions as to the saving of life effected since our local Boards have been organized. We are yet too young in sanitary organization to demonstrate satisfactorily what we have accomplished, but what has been done in Europe can as most assuredly be done here, and we can look forward to the diminution of our death rate henceforward with as much certainty as we can to any problem depending upon organization for its solution.

As Dr. Hill says: "Two hundred years ago if any one predicted that the then death rate of eighty per thousand in London would be reduced to twenty, his statement would have only excited ridicule. If so late as 1873 the prognostication had been made that the sanitary activity then commencing would result in the comparatively short period of seventeen years in a reduction of the death rate in the twenty large English towns to the extent of 22 per cent, and that of Salford to the extent of 30 per cent, or of Maidstone of 40 per cent, such a forecast would have been thought visionary; yet these magnificent results are now accomplished facts. But," he says, "it cannot be supposed that the limit of improvement is reached, that the resources of preventive medicine are exhausted; on the contrary, there is good reason to believe that almost, or quite as much, remains to be done as has already been accomplished."

These encouraging facts should be incentives to our Board to continue its good work with renewed zeal. We must importune the Legislature to grant us such power that every hamlet will have its Health Officer, and every town its Board of Health. With the grand results achieved in the Old World by well directed sanitation, is there any reason why we should allow hundreds of valuable lives to be sacrificed yearly which might have been saved by preventive medicine? Or is there any reason that diphtheria, scarlet fever, or typhoid germs should be allowed to scatter their seeds of death through a village or town, that the fragmentary portion of a dollar might be taken off our taxes, and hundreds added to our expenses in caring for the sick, or giving them interment, to say nothing of the widows' tears, or the orphans' cries, or the bereaved homes of those whom we have thus allowed to be criminally murdered, to save an expense that is more necessary to the welfare of the people than any other expenditure incurred by municipal or county authority? In the face of all statistics to the contrary, the prejudice existing in the minds

of many County Supervisors and many City Trustees against the utility of Boards of Health, Health Officers, and sanitation in general, can only be attributed to ignorance of the subject upon the part of these objectors. They require education upon the law that decrees that without cleanliness health is impossible; that disease is not a natural law of mankind, and that wherever it exists, in the large proportion of cases, it is the result of violation of natural law, and the indifference, apathy, or ignorance of man to his surroundings. In a not very distant city there lives now a gentleman who built himself a fine new mansion in close proximity to a city cemetery. Within fifty feet of the cemetery fence he sunk his well, and from it draws all the water for stock and culinary purposes, evidently utterly ignorant that such water must contain the putrid juices draining from the decomposing bodies in its vicinity, and positively dangerous to the health of man or beast. If such a man lost his family or was killed himself by any infectious disease, it would immediately be laid to the dispensation of Providence, or anything else, except to the owner's ignorance of hygienic law or observances.

In conversation with a Supervisor, one day, upon the necessity of appointing a Health Officer in a certain town, he said: "What is the good of a Health Officer; we have no sickness here and have had none; why should we go to the expense of paying a man when there is nothing for him to do; wait until some epidemic breaks out, and then we will appoint a man right away." Now this was apparently an intelligent man, yet he could not see the value of prevention; he could not see that the expenditure of a few hundred dollars in investigating the likely sources of disease was cheaper than spending thousands of dollars in arresting a disease that might be fatal to many of the best citizens of the place before its march could be arrested. To deal with such intellects reason is powerless, and in such cases the State Board of Health needs compulsory power to establish Health Officers and Health Boards whenever such organizations are necessary for the protection of the public health.

STATE ANALYST.

In this connection it might be stated that our Board is at a great disadvantage in regard to our State Analyst. The law appointing a State Analyst neglected to appropriate any funds to enable him to employ the means of making analyses, in the way of proper assistants; the duties otherwise of the State Analyst being so numerous and exacting that he cannot possibly devote the time necessarily required in making chemical investigation of our mineral springs, adulterated foods, etc., without further help, and this cannot be had without compensation. As a consequence, our mineral springs are still unanalyzed, and adulterated articles of food are still upon the market, as our Board has no means of having them investigated. At the last meeting of the Legislature your Secretary had the sum of \$5,000 inserted in the "Appropriation Bill" for the use of the State Analyst, to enable him to employ for two years the assistance necessary to give that attention to our mineral springs and our food supply which the law contemplated when it created the office. When the appropriation bill was reported by the committee to the Senate, with the clause appropriating "\$5,000 for the use of the State Analyst for two years, to enable him to employ

such necessary assistance as he might require in analyzing the mineral springs of the State, or the adulterations of its food supply," it was stricken out upon the motion of a Senator, who thought "it was a useless expenditure of the people's money, and if they wanted their springs analyzed, or their food supply examined, to do it themselves." This argument was sufficient to defeat the proposition, and, as a result, we are still in ignorance of the medicinal value of our springs, or of the extent to which our food supplies are adulterated. The State Analyst is at present in Europe, and favored with credentials from our Board, will attend the International Medical Congress in Berlin, where he expects to derive some valuable information in sanitary matters, which he intends to impart to this Board in the form of a report, which he will prepare for publication upon his return.

The necessity of having an official analysis of the different mineral springs of this State is becoming more urgent every day; few days elapse that we are not applied to for information upon this subject from every part of the United States, and it is humiliating to have to reply that no official analyses of any of the springs have yet been made. It is incumbent, therefore, upon our Board to leave no means untried to have our coming Legislature appropriate at least \$5,000 for this purpose. With this sum our Analyst thinks that he can employ such assistance that in two years he will have all the principal mineral springs classified and analyzed, and thus enable us to give definite and reliable information to those seeking health at these resorts. It is believed that numerous articles of food supplies in our markets are adulterated, and that an analysis would soon declare the truth or falsity of such belief. The charge of wasting the public funds in the ascertainment of such facts is the most diaphanous that could be brought against the appropriation. Health has a money value outside every other consideration, and of so much importance is the factor of health in the general progress of industrial and business interests, that the most cordial coöperation should enlist itself in the support of all agencies designed in its promotion; instead of wasting public funds the employment of State money for such purposes is adding wealth to the community. It is asking funds to develop this wealth by unfolding an agency whereby health will be promoted; the business interest of every community should enlist itself in this cause, and lend its support as a profitable investment. We trust at the coming meeting of the Legislature this appropriation will be made, and its necessity commend itself to our legislators.

SMALLPOX.

During the legislative session of 1887, smallpox was epidemic in Mexico; it crossed our southern border and commenced its travels northward. Your Board having no funds at its command to take any preventive measures for its arrest, appealed to the Legislature for a contingent fund, to be placed at the disposal of the Governor, to be used at the discretion of the State Board of Health. An Act was accordingly passed appropriating the sum of \$10,000 for the use of the Board. With a portion of this fund we appointed Inspectors at all points threatened by an invasion of the disease, with gratifying success. Later, your Board deemed it advisable to send a delegate to the National Conference of State Boards of Health, to devise some means whereby an interstate

notification of disease might be established. This was agreed upon, so that now we are forewarned of any epidemic disease that may arise in any State with which we are in unison. During the present year we were apprised of the fact that smallpox in a severe form was again prevalent in Mexico, and to ascertain its limits and locality, your Board appointed a Medical Inspector to visit the infected places and report our danger. In this he was materially aided by the United States Government appointing our Inspector as their Inspector, thus giving him the power to take such precautionary measures in the Territories of New Mexico and Arizona as he might deem necessary. After a month's close inspection and examination of all the infected places, your Inspector reported that the danger to our State was not now imminent, but that as winter approached we might expect a fresh outbreak of the disease, and must be prepared to resist the invasion by quarantine measures. The doctor's report will be placed before you hereafter.

LEGISLATION.

Your Board at this time deemed it prudent to send a delegate to Nashville to represent us at the meeting of the National Conference of State Boards of Health, to obtain its views upon certain interstate sanitary matters, and also to devise some methods by which the purity of our potable waters might be preserved. His report is herewith appended. These various sanitary precautions had to be paid for out of our contingent fund, provided to prevent the introduction of contagious and infectious disease. The sums expended since 1887, or during the past three years, amounted to \$4,017 55, leaving a balance to the Governor's credit of five thousand and odd dollars. This, in case an epidemic of smallpox breaks out in Mexico or along our southern border, will not be sufficient to carry us for the next two years as, we may have to quarantine against cholera, which now threatens to invade our coast. It would, therefore, be prudent to seek through the Legislature a replenishment of our contagious disease fund, in order to be prepared for any emergency that may arise. The present fund has been so judiciously and carefully expended that the Legislature may be inclined to think that enough of the fund remains to give us all the protection necessary. If we could be sure of no greater need in the future than there has been in the past, it is probable that we have enough, but if unfortunately we had to place Inspectors at every inlet to the State, the present fund would go but a short way in accomplishing the sanitary measures needful to ward off infectious disease that threatened us at every point. We would therefore ask that our claim be placed in the appropriation bill as one necessary to the sanitary welfare of the State. As your Board is aware, during the last session of the Legislature we had several bills before that body amendatory to our health laws. Of these we succeeded in passing a law making vaccination compulsory on all children attending the public schools of the State, which reads as follows:

AN ACT

To encourage and provide for a general vaccination in the State of California.

[Approved February 20, 1889.]

The People of the State of California, represented in Senate and Assembly, do enact as follows:

SECTION 1. The Trustees of the several common school districts in this State, and Boards of common school government in the several cities and towns, are directed to exclude from the benefits of the common schools therein any child or any person who has not been vaccinated, until such time when said child or person shall be successfully vaccinated; *provided*, that any practicing and licensed physician may certify that the child or person has used due diligence and cannot be vaccinated so as to produce a successful vaccination, whereupon such child or person shall be excepted from the operation of this Act.

SEC. 2. The Trustees or local Boards, annually, or at such special times to be stated by the State Board of Health, must give at least ten days' notice, by posting a notice in two or more public or conspicuous places within their jurisdiction, that provision has been made for the vaccination of any child of suitable age who may desire to attend the common schools, and whose parents or guardians are pecuniarily or otherwise unable to procure vaccination for such child.

SEC. 3. The said Trustees or Boards must within sixty days after the passage of this Act, and every year thereafter, ascertain the number of children or persons in their respective school districts or subdivision of the city school government being of an age suitable to attend common schools, who have not been already vaccinated, and make a list of the names of all such children or persons. It also shall be the duty of said Trustees or Boards to provide, for the vaccination of all such children or persons in their respective school districts, a good and reliable vaccine virus wherewith to vaccinate such children or persons who have not been vaccinated. And when so vaccinated to give a certificate of vaccination, which certificate shall be evidence thereof for the purpose of complying with section one.

SEC. 4. The necessary expenses incurred by the provisions of this Act shall be paid out of the common school moneys apportioned to the district, city, or town. And if there be not sufficient money, the Trustees must notify the Board of Supervisors of the amount of money necessary, and the Board must, at the time of levying the county tax, levy a tax upon the taxable property in the district sufficient to raise the amount needed. The rate of taxation is ascertained by deducting fifteen per cent for delinquencies from the assessment, and the rate must be based upon the remainder. The tax so levied must be computed and entered upon the assessment roll by the County Auditor, and collected at the same time and in the same manner as State and county taxes, and when collected shall be paid into the County Treasury for the use of the district.

SEC. 5. The Trustees of the several school districts of this State are hereby required to include in their annual report, and report to the Secretary of the State Board of Health, the number in their several districts between the ages of five and seventeen years who are vaccinated and the number unvaccinated.

SEC. 6. This Act shall take effect immediately.

This law, as before remarked, was held in abeyance until a test case was taken to the Supreme Court to determine its constitutionality. This being given in favor of the law, we will now have it enforced throughout the State, and thus assure the vaccination of the present generation of school children, to the great protection of the State. The next law that we were enabled to pass was the important one establishing Boards of Health and Health Officers, which we have before quoted. Another equally important measure relating to the interment of human bodies was passed by the Legislature, and approved by the Governor, as follows:

AN ACT

To amend section three thousand and eighty-four of an Act entitled "An Act to establish a Political Code," approved March 13, 1872, relative to the interment or cremation of human bodies.

[Approved February 25, 1889.]

The People of the State of California, represented in Senate and Assembly, do enact as follows:

SECTION 1. Section three thousand and eighty-four of the Act to establish a Political Code, approved March twelfth, eighteen hundred and seventy-two, is hereby amended so as to read as follows:

Section 3084. No person shall inter, cremate, or otherwise dispose of any human body, in any city, county, or city and county, without having first obtained a permit therefor. In incorporated cities, or counties, or cities and counties, the permit must be obtained from

the person authorized to grant the same by any law, ordinance, or resolution passed for that purpose. But in the absence of such law, ordinance, or resolution, the permit must be obtained from either the Coroner, or Health Officer, Board of Health, or if the Coroner be absent, then from the Health Officer or Board of Health; and if there be no Board of Health or Health Officer, then from a Justice of the Peace. The person applying for a permit must produce and file with the officer issuing the permit a certificate signed by a physician, or a Coroner, or two reputable citizens, setting forth, as near as possible, the name, age, color, place of birth, occupation, date, locality, and cause of death of deceased. And no permit shall be granted without the production of such certificate. Such permit must be filed with the County Recorder, and the person so filing is entitled to the compensation provided for in section three thousand and seventy-seven of this Code; but if any other registration of the death of the deceased shall have been made, the Recorder must record the name but once.

SEC. 2. This Act takes effect thirty days after its passage.

This Act, when properly enforced, will enable your Board to get a very complete list of all the deaths and their causes in California. As you have heretofore seen, it is not as effective as it will be by a little supplemental legislation, which we contemplate this winter. The last law that we succeeded in getting passed, was an amendment to the Penal Code, making it a misdemeanor to violate any of the laws relating to the preservation of the public health, which reads as follows:

AN ACT

To amend section three hundred and seventy-seven of an Act entitled "An Act to establish a Penal Code," approved February 14, 1872, relating to the disposal of human dead bodies, and preservation of the public health.

[Approved February 25, 1889.]

The People of the State of California, represented in Senate and Assembly, do enact as follows:

SECTION 1. Section three hundred and seventy-seven of an Act entitled "An Act to establish a Penal Code," approved February fourteenth, eighteen hundred and seventy-two, is amended so as to read as follows:

Section 377. Every person who is charged with a duty relating to the registration of deaths, under chapter three, title seven, of the Act to establish a Political Code, approved March twelfth, eighteen hundred and seventy-two, who

1. Willfully fails to keep a registry of the name, age, residence, and time of death of a decedent; or,

2. Willfully fails to register with the County Recorder a certified copy of such register, as is provided for in said chapter; or,

3. Willfully interrs, cremates, or otherwise disposes of any human body, in any city, county, or city and county, without having first obtained a permit, as provided for in said chapter; or,

4. Willfully grants a permit for the interment, cremation, or disposition of a dead human body, without the certificate provided for in said chapter; or,

5. Willfully violates any of the laws of this State relating to the preservation of the public health;

Is guilty of a misdemeanor, and is, unless a different punishment for such violation is prescribed by this Code, punishable by imprisonment in the county jail not exceeding one year, or by fine not exceeding one thousand dollars, or by both such fine and imprisonment.

Under this Act we are enabled to prosecute violators of the law. Its weakness lies in the wording of the statute which requires the prosecutor to prove a *willful* violation of the law. This is almost an impossibility to do. The wording of the statute should be changed so that "willfully" may be expunged for the word "knowingly," or some other word expressing knowledge of the Act, without necessarily implying willfulness in its violation. We may congratulate the Board on its success in obtaining the foregoing amendments to its health laws. It is now incumbent upon us to supplement this legislation by the addition of the law which through misadventure failed to reach the Governor last session, and without which it will be impossible to collect such statistics as will make our report valuable in the matter of births, marriages, and deaths. The proposed law reads as follows:

AN ACT

To amend sections three thousand and seventy-seven, three thousand and seventy-eight, three thousand and eighty, and three thousand and eighty-two of an Act entitled "An Act to establish a Political Code," approved March twelfth, eighteen hundred and seventy-two, relative to the registry of births, deaths, and marriages.

The People of the State of California, represented in Senate and Assembly, do enact as follows:

SECTION 1. Section three thousand and seventy-seven of said Act to establish a Political Code is amended so as to read as follows:

Section 3077. All persons registering marriages, births, or deaths, must, at the close of every calendar month, file with the County Recorder a certified copy of their register. Each certificate must certify, as nearly as may be ascertained, the name in full, age, occupation, term of residence in the city or county, birthplace, condition, whether single or married, widow or widower, sex, race, color, last place of residence, and also, when of accidents, the cause of death; and also, when of births, the sex and color of the child, and name and nativity of its parents. Each person filing such copy is entitled to a compensation of twenty-five cents for each birth, marriage, or death, so recorded, and the Recorder must give a certificate of such filing to the person entitled thereto, stating the number of deaths, marriages, or births recorded, and the amount due therefor. Upon the presentation of the Recorder's certificate to the County Auditor, he must deliver at once, without any order of the Board of Supervisors, a warrant for the sum due, payable out of the General Fund of the County Treasury, and the County Treasurer is directed to pay the same. The Auditor must report the amount of warrants so drawn each month to the Board of Supervisors.

Sec. 2. Section three thousand and seventy-eight of said Act entitled an Act to establish a Political Code is amended so as to read as follows:

Section 3078. If, at any birth, there is no attending physician or midwife, the parents must make the report, and are entitled to the same compensation prescribed in the preceding section.

Sec. 3. Section three thousand and eighty of said Act to establish a Political Code is amended so as to read as follows:

Section 3080. The County Recorder, at the close of each month, must transmit to the Secretary of the State Board of Health, at Sacramento City, a certified abstract of the register of births, marriages, and deaths, prepared in the manner prescribed by the Secretary, and upon blanks furnished by him.

Sec. 4. Section three thousand and eighty-two of the Act to establish a Political Code is amended so as to read as follows:

Section 3082. Any person on whom a duty is imposed by this chapter, who fails, neglects, or refuses to perform the same, is liable to a penalty of fifty dollars and costs of suit for each offense, to be recovered in an action by the District Attorney of the proper county; one half of the penalty to be retained by him for his services, and the remainder to be paid into the General Fund of the county. The Secretary of the State Board of Health and the County Recorder must inform the District Attorney of any neglect of duty as prescribed in this chapter.

Sec. 5. This Act takes effect thirty days after its passage.

Had this law been transmitted to the Governor upon its passage, instead of being allowed to lie upon the Secretary's desk, our work for the past two years would have been more complete. This law removes the objection of all persons registering deaths, births, and marriages, viz.: that they get no compensation for their trouble. This has been the most prolific source of complaint. Persons say that they will not do the business of the State without being paid for it; that if the State considers it worth its while to collect and tabulate its vital statistics, it should be willing to pay for the service rendered. The bill here presented provides against this objection, by giving a compensatory fee of 25 cents for every birth, marriage, and death recorded. This will insure the registration of nearly all births, deaths, and marriages, and give us a legal record upon the Recorder's books, which will be invaluable for future reference. Supplementary to this, your Secretary presented an amendment to the Penal Code, which was introduced by Hon J. M. Briceland, advocated, and passed by him in the Senate, as follows:

AN ACT

To amend section three hundred and seventy-eight of an Act entitled an Act to establish a Penal Code, approved February fourteenth, eighteen hundred and seventy-two, relating to the preservation of the public health and safety and registration of births, deaths, and marriages.

The People of the State of California, represented in Senate and Assembly, do enact as follows:

SECTION 1. Section three hundred and seventy-eight of the Act entitled an Act to establish a Penal Code, approved February fourteenth, eighteen hundred and seventy-two, is amended so as to read as follows:

Section 378. Every person charged with the performance of any duty under the law relating to the public health, and every person charged with the duty of keeping a register of births, marriages, or deaths, and every Recorder, or other person, whose duty it is to report to the State Board of Health, who willfully neglects or refuses to perform the same, and every person who willfully refuses to obey the rules and regulations passed by any Board of Health, or Health Officer having the powers of a Board of Health, is guilty of a misdemeanor.

When transmitted to the Assembly it received a second reading, but by some misunderstanding it never reached a third reading, and as a consequence failed to become a law. If this amendment to the Code had passed and received the Governor's signature it would have brought the registration of births, marriages, and deaths under the operation of the Penal Code, and consequently increased our power in compelling the observance of the law. This amendment to the Code should be again introduced this coming session of the Legislature, as it is of the utmost importance that your Board be enabled under the law to enforce the provisions for the collection of the vital statistics of the State. We would, however, again suggest that the word "knowingly" be substituted in the Act for the word "willfully," which, as before stated, makes conviction almost an impossibility. We were, however, very much gratified in obtaining what legislation we did, as it evinced a desire upon the part of the Legislature to acquiesce in the request of your Board for a change in our health laws, and an appreciation of the fact that your Board was working in the interest of the State, and not for individual benefit.

SANITARY INSPECTOR.

In the latter part of the session a bill was introduced by our member, Senator J. M. Briceland, providing for the appointment of a State Sanitary Inspector, whose duties, in part, should consist in visiting all portions of the State wherever or whenever contagious or infectious disease was reported. To visit and inspect periodically our southern border along the Mexican line, or other parts of the State likely to be the inlet of contagious disease. This bill was introduced so late in the session that it was an utter impossibility to procure the necessary formalities before it could become law. The appointment of such an officer seems a necessary adjunct to the State Board of Health in the best interests of the State. His duties, in addition to the above, would embrace a general diffusion of sanitary knowledge among those who, from carelessness or indifference, allow preventable disease to progress unchecked. His services would be invaluable in visiting each town having the necessary qualifications in population for an organized Board of Health, or having a Health Officer therein. He should also be prepared to give short practical lectures upon public and private hygiene; inspect the water supply, the disposal of garbage, the sewerage and drainage of every place visited. He should also visit and inspect the jails, court houses, churches, and places of amusement, regarding their ventilation, heating,

etc., in connection with all other matters appertaining to the sanitary welfare of the people. He should also be prepared to test the milk supply, to see that the animals supplying it were healthy, and the dairies kept in that state of cleanliness that would insure, as far as possible, freedom from contamination by decomposing filth.

Our sanitary progress would proceed with more rapidity if we had such an officer, one who was a sanitarian from conviction, and one who would take an interest in carrying his convictions to the people interested. A few years of missionary work of this kind would make such a lasting impression by the good accomplished, by the improvement in the sanitary condition of the places under supervision, and by the decreased mortality, that thereafter but little trouble would be experienced in establishing cordial relations and coöperation with the State Board of Health, and be accompanied by such an advancement in sanitary science throughout the State, that we might claim a prominent place among those States that are noted for the watchful care bestowed upon the preservation of the public health.

STATE VETERINARIAN.

Another bill was introduced into the Senate, providing for the appointment of a State Veterinarian, which passed both Houses, but was refused signature by the Governor, as the bill provided that the appointment of the Veterinarian should devolve upon the State Board of Health as the proper officers to determine the qualification of the applicants for the position, and their ability to make the necessary pathological and microscopical investigations required by the bill. This bill would have been of great benefit to the State, as it gave the appointee the power of inspecting all cattle, or other animals supposed to be diseased, and made it his duty to visit any locality where such diseased animals were reported to exist. It also made it the duty of all persons knowing, or having cause to suspect the presence of contagious disease, to notify the State Board of Health of the existence of such disease, and upon its verification by the State Veterinarian, he was authorized to quarantine such animals, and call upon Sheriffs, Constables, and peace officers to aid and assist him in so doing. At the same time, the following bill was introduced to regulate quarantine:

AN ACT

To regulate quarantine, and the admission of horses, cattle, sheep, and swine into the State of California from infected districts.

[Approved March 19, 1889.]

The People of the State of California, represented in Senate and Assembly, do enact as follows:

SECTION 1. The State Board of Health shall be empowered to declare quarantine against the entry of domestic animals from any State or Territory, or any foreign port or country, in which contagious or infectious diseases are known to exist; said infected parts to be named in the proclamation.

SEC. 2. All domestic animals coming into the State from districts mentioned in section one must be required to enter the State at such points only as the State Board of Health may by proclamation determine, and designate where they must be unloaded for inspection.

SEC. 3. All owners of domestic animals coming into this State from localities quarantined against will be required to furnish the following evidence that such animals are free from disease:

First—The affidavit of two disinterested parties, who have known such animals for a period of four months prior to the date of shipment, that they have been healthy, and

exposed to no contagious disease, and that no contagious disease is known or believed to exist in the district or country from which they came.

Second—The certificate of the County Clerk of the county, that persons making such affidavit are responsible and reputable citizens of the county.

Third—The affidavit of the owner or person in charge, made at the point of entry, that such domestic animals are the identical animals described in the foregoing affidavits, and that shipment has been direct, and without unloading, except for food and water, and in cleansed and disinfected cars.

SEC. 4. Owners or persons in charge of domestic animals from localities not named in such proclamation must certify, under oath, that such domestic animals have been kept in one place for a period of four months immediately preceding the date of shipment (giving the name of the town and county and State, Territory, or country), and have not been exposed to any contagious disease for a period of three months prior to the date of shipment.

SEC. 5. All the foregoing evidence to be submitted to the State Veterinarian, or an authorized Inspector of the State, when permits for shipment in this State shall be issued.

SEC. 6. Dealers' calves gathered in quarantined States or Territories will be quarantined at the points of entry.

SEC. 7. Domestic animals not receiving permits for shipment, and retained in quarantine, will be held at the owner's risk and expense.

SEC. 8. All domestic animals arriving at points of entry shall be inspected free of charge to the owner.

SEC. 9. No railway company doing business in this State shall receive for shipment into this State any domestic animals, unless accompanied by a permit signed by an authorized Inspector.

SEC. 10. No cattle shall enter this State from Texas, New Mexico, or Mexico for grazing purposes during the months of March, April, May, June, July, August, September, October, and November in each year.

SEC. 11. All cattle from those parts mentioned in section ten entering this State during the months mentioned in section ten, and intended for butchering purposes, shall pass from the point of entry into the slaughter house yard, which yard shall be specially constructed and isolated for the purpose of receiving such stock. The stock shall be unshipped in said yard direct from the cars running into the yards for that purpose.

SEC. 12. Said cattle shall, moreover, be shipped in specially constructed cars, which will prevent the dropping of manure and urine on the track during transit, and after unshipping such cattle the cars shall be thoroughly disinfected with carbolized white-wash.

SEC. 13. All cattle entering this State for the purposes mentioned in section eleven shall only be unshipped between the point of entry and destination at places set apart by the State Board of Health in its proclamation; and no native stock shall be allowed at any time to enter said places; said places shall be, moreover, thoroughly disinfected in such manner as the State Board of Health may direct.

SEC. 14. Any person or persons, corporations, or firms, who shall violate any of the provisions of this Act, shall be liable for all damages sustained and a fine of one thousand dollars, to be recovered in any Court of competent jurisdiction, on account of any contagious or infectious disease being communicated from any diseased animal to any other animal in the neighborhood, or along the line of such transportation of such diseased animals into or through this State, or from one part thereof to another; and the existence or presence of such contagious or infectious disease among the native cattle of this State on the same ranch with, or in the vicinity of any such diseased animals, or along the line or route over which they were transported, shall be prima facie evidence that the same were affected with such disease at the time of being so removed or transported, and communicated it to such native domestic animals so affected therewith.

SEC. 15. The words "domestic animals" whenever used in this Act shall be construed to mean and include horses, mules, asses, cattle, sheep, goats, and swine.

SEC. 16. The State Board of Health is hereby authorized to appoint one Inspector for each of the points of entry by railroad communication into this State, who shall reside at such point as may be designated by the State Board of Health, and shall receive such compensation for actual services as may be determined by said Board, not to exceed one hundred dollars per month; such compensation to be paid out of any moneys in the State Treasury not otherwise appropriated, upon the warrants of the Controller of State drawn upon the certificate of the State Board of Health allowing the same.

SEC. 17. This Act shall take effect immediately.

This bill passed the Senate, and was supposed to have passed the Assembly. It was transmitted to the Governor, received his approval, and was placed among the statutes of the State. After the Legislature adjourned, it was discovered that this bill had not legally passed the Assembly, and consequently was null and void; and although it is printed among the laws of the land, it cannot be enforced; consequently the State is still without any official means of either detecting diseased

animals or taking measures to arrest the spread of contagious diseases among animals if detected. This omission ought to be rectified at the next meeting of the Legislature, as splenic fever is quite common in this State, and tuberculosis is known to exist in many of our dairies. A State Veterinarian and a State Sanitary Inspector are necessary adjuncts to the State Board of Health.

QUARANTINE.

Upon the subject of quarantine as applied to our seaports, your Secretary has to report the following letter from Supervising Surgeon-General Hamilton, which shows that work is in contemplation upon the grounds in San Francisco Bay and San Diego. Since the receipt of this letter, work has been begun in San Francisco Bay, and it is hoped that the station will be prepared for service before the completion of the present year:

TREASURY DEPARTMENT, OFFICE OF THE SUPERVISING SURGEON-GENERAL,
U. S. MARINE HOSPITAL SERVICE, WASHINGTON, March 7, 1890. }

Dr. G. G. TYRRELL, Secretary State Board of Health, Sacramento, Cal.:

DEAR SIR: In reply to your letter of the twenty-fourth ultimo, I have to inform you that plans and specifications for the United States quarantine plant, at Angel Island, San Francisco Bay, have been completed, and contract has been made by the Supervising Architect of the Treasury for the construction of necessary buildings, wharf, etc., which will be begun at once. With regard to San Diego, I have to state that there has been unavoidable delay in obtaining a proper site, caused by the refusal of the War Department to transfer to this Bureau the portions of the Government reservations which had been selected by a Board appointed for that purpose.

A good site, however, has recently been acquired by purchase, and pending preparations of plans, and making of contract for the erection of buildings, a medical officer is kept on duty continuously, and a quarantine inspection is constantly maintained. Should emergency arise, temporary measures, such as erection of tent hospitals, temporary detention, and disinfecting apparatus, will be provided.

The contract provides for an expenditure of over \$112,000 for buildings and appliances alone.

The boarding vessels required for San Francisco and San Diego quarantines must be built on the Pacific Coast, and must be provided for by a special appropriation of Congress; and the cooperation of your Board to this end is desirable.

Respectfully yours,

JOHN B. HAMILTON,
Supervising Surgeon-General, M. H. S.

In case of the incursion of infectious disease, such as smallpox, yellow fever, or cholera, by way of Arizona or Mexico, it would be necessary for our Board to select a quarantine ground in the valley of the Rio Grande, or in its vicinity, which would be accessible to water, away from human habitations, and yet within easy communication by railway. Such a location can, in the opinion of Dr. Herrick, be found in a place called Carbazon, ninety-three miles east of Los Angeles, as will be seen in Dr. Herrick's report introduced later. Our State, since the last Biennial Report, has been singularly free from epidemic disease, and the endemic diseases that prevailed were generally of a mild character, and without any remarkable fatality.

SMALLPOX.

A few cases of smallpox appeared in California during the fiscal year of 1888; one case was reported in July. In August, some fourteen cases were reported in hospital in San Francisco, two in Oakland, and one in Redding, Shasta County. In September, San Francisco reported twenty-

four cases in hospital, Stockton one case, one in Livermore, and one in Elk Grove. In October a case appeared in Sacramento; the disease had not increased in San Francisco. In November, there were thirteen cases in San Francisco, in Santa Rosa there were four cases reported, and in Merced there were five cases reported.

In connection with these cases it might be said that at the first outbreak a difference of opinion existed among the medical men there as to whether the disease was smallpox or varicella. To settle the difficulty, I requested our fellow-member, Dr. C. A. Ruggles, who has had great experience in the disease, to visit Merced and report, which he has done, as follows:

During the last days of November, 1888, I received a telegram from Dr. Tyrrell, Secretary of State Board of Health, requesting me, at my earliest convenience, to go to Merced and investigate a suspicious case of sickness. On the following day I took train, arriving at Merced at half-past 2 o'clock P. M. I put myself in communication with Dr. G. P. Lee, the attending physician. I much regretted the unavoidable absence of Dr. E. S. O'Brien, who had seen the suspected case in consultation with Dr. Lee; but my limited time would not permit my awaiting the return of Dr. O'Brien, so we repaired to the home of the patient. I found a lady advanced in years, a relative and neighbor to a child that died but a short time before, afflicted with a "breaking out" on the skin. She had been a constant attendant on the deceased and other members of the family who had been similarly affected. Having been assured by many that there was no occasion for any suspicion, I determined to be exceedingly careful in my investigation. Upon bringing a good light to bear upon the eruption on the old lady, I found the unmistakable, genuine marks of variola in the "drying up" stage, and I unhesitatingly pronounced it a case of varioloid, as she had been successfully vaccinated in years ago, and that she had probably contracted the disease from the child who had died, and had been buried publicly only a few days before, with the attendance usual in a country town of the size of Merced. I gave a written opinion to the District Attorney, J. W. Breckenridge, advising that a special meeting of the Board of Supervisors be called, that a Board of Health be appointed with full power of action, that a rigid quarantine of the affected person be enforced, that general vaccination be performed, as I much feared that the error in diagnosis might be very serious in its effect. I was very well satisfied where this lady contracted the disease, but where the child and the others previously affected contracted it, I am not able to say.

With some of the county officials and Dr. Lee and Dr. O'Brien, who had returned to town, I made a rigid examination of Chinatown, as it was supposed there might be some secreted cases existing there. I found nothing on which to base a supposition where the first cases originated. I was satisfied that all to whom I had expressed my opinion did not believe that there had been a serious error of diagnosis, and it was fortunate for my peace of mind that I did not know anything of the newspaper war that was waged against my opinion, and the action of the Board of Supervisors based upon that opinion. I presume that all the advised precautionary measures were thoroughly carried out. To confirm and verify my opinion, twelve days after my visit I received a telegram from District Attorney Breckenridge requesting me to send a few female nurses to attend smallpox cases. Fortunately I had at my command three faithful, competent, and experienced lady nurses, whom I sent on the following day to the assistance of the Board of Health.

My own personal knowledge of the smallpox at Merced ceases here, and is respectfully reported.

C. A. RUGGLES, M.D.,
Of State Board of Health.

About one week after Dr. Ruggles' visit a controversy had arisen between some of the inhabitants and the doctors, the former doubting the correctness of Dr. Ruggles' opinion, and your Secretary was requested to visit Merced, and definitely settle the matter. Accordingly, I went down, visited all the patients, examined them carefully, and gave a written opinion confirming most fully the conclusions arrived at by Dr. Ruggles, that the disease was smallpox. This seemed to satisfy the controversialists, and renewed sanitary precautions were immediately instituted.

In December, two cases of varioloid appeared in Los Angeles. In Mendocino one case appeared, likewise one in Stockton. In San Francisco there were three or four cases during the month. In January,

1889, there were cases of smallpox still developing. San Francisco had a few; ten were reported in the first part of the month; a case was also reported in Napa County, three new cases in Merced, two cases occurred in Riverside, near San Leandro other cases developed. Your Secretary was also called to Placerville to see a case of well marked confluent smallpox, which was, no doubt, contracted from a case that had died there some time before. A case of varioloid also developed some little distance from the town. In February, the disease began to abate; only one case occurred in San Francisco. In Placerville five cases occurred during the month, one case was reported in Stockton, and one in Truckee. In March, San Francisco reported three cases, and three occurred in Hanford. In April, only one occurred in San Francisco and one in Hanford. In May, three cases occurred in San Francisco, one in Lodi, and one in Stockton. In June, no cases were reported in California.

From this date the disease remained absent from the State until October, 1889, when Dr. Baum, of Placerville, reported two cases of varioloid about seven miles from Placerville. They came from Carson Valley, Nevada. The disease did not extend. In November, one case was reported in Humboldt County. Since then there has been no smallpox in the State. During the month of May, in the present year, alarming accounts were received of the prevalence of smallpox in New Mexico, and along the line of the Southern Pacific and Santa Fe Railways. As these two highways into California were more likely to carry refugees into our State rather than into the East, and as it was impossible to obtain the exact seats or foci of disease from the conflicting reports forwarded, your Board deemed it advisable to appoint an inspector to visit all the infected districts, and take such precautions as he deemed prudent to prevent the carriage of the disease to this State. As our jurisdiction did not extend beyond the borders of California, and as it was important that measures should be adopted outside of the State, your Secretary telegraphed to Surgeon-General Hamilton the fact of smallpox being in New Mexico, and perhaps in Arizona, and asked him to appoint Dr. S. S. Herrick, our Inspector, as Inspector for the United States Government, with power to act. This Surgeon Hamilton promptly did, thus clothing our Inspector with authority to travel through the Territories, and carefully determine what was necessary to confine the ravages of the disease within bounds.

Herewith is appended the official report of Dr. Herrick, which proves that your Board acted with prudent foresight in thus having authoritative information upon the location of smallpox in the Territories, and the precautions which must be adopted if we desire to prevent another visitation of this most unwelcome pestilence:

SAN FRANCISCO, July 15, 1890.

Dr. G. G. TYRRELL, Secretary of the California State Board of Health:

SIR: On May twenty-fourth I received the following notification: "By the authority of the State Board of Health you are hereby appointed Medical Inspector on the line of the southern border of this State, to prevent, as far as possible, the inroad of contagious or infectious diseases from neighboring territory into California."

In compliance therewith I started the following day, and stopped for a few hours at Los Angeles for consultation with Dr. Orme. It was decided first to visit the points where smallpox had been reported to prevail, and make a thorough investigation; then to report and await orders for the proper action. Accordingly, I proceeded to El Paso, satisfying myself by inquiries en route that no smallpox existed on the line of travel.

Arriving at El Paso, May twenty-eighth, I called on Dr. W. M. Yandell, who is the efficient City Physician and Health Officer of that place. He has resided there since 1886, and states that few cases of smallpox had occurred from that time to December, 1889. De-

ember fourteenth the first case was discovered at El Paso, but it had existed earlier at the opposite city of Juarez (Paso del Norte). Between December 14, 1889, and April 11, 1890, when the last case originated, there had been twenty-nine cases, with six deaths. All had been sent promptly to the pesthouse, except a few guarded night and day at home at their own expense. The requirement of vaccination for admission to the public schools is strictly enforced. Besides, I found the sanitary condition of the city remarkably good.

We visited Juarez together and examined the mortuary records at the office of the city Judge. Between October 1, 1889, and May 28, 1890, there had been forty-eight deaths from smallpox, out of a total of two hundred and fourteen from all causes. The number of cases was unknown. The population of El Paso is about eleven thousand, while Juarez is supposed to have nearly the same. The last death from smallpox at Juarez had occurred May 7, 1890.

Anthony Station is on the Santa Fe Railway, twenty miles north of El Paso. May twenty-ninth I stopped long enough to learn that three Mexican children had died there of smallpox, the last one about three weeks previously. How many other cases had occurred was unknown.

Las Cruces is forty-four miles north of El Paso, and has an estimated population of twenty-five hundred, of whom about one third are Americans and two thirds Mexicans. December 20, 1889, a man reached here on horseback from El Paso in the first stage of smallpox, having probably contracted the disease at Juarez. He was visited during his sickness by Mexican women with their infants in arms; for it seems to be the custom of those people to give their children smallpox at the earliest opportunity, instead of resorting to vaccination. From this beginning the disease continued to spread, but did not attract the attention of the authorities till April. As the town is not incorporated, the County Commissioners appointed one of the physicians Health Officer; but the law allows no compensation, and he declined the position. On May first the duty was assumed by a public spirited citizen, at which time there were sixty cases of smallpox. Nearly all were Mexicans, and their funerals were public from the church.

Mr. Booth, the acting Health Officer, could do no more than vaccinate those who were willing, display the yellow flag where the sick resided, and fumigate the houses. No public money was used for any purpose, except to purchase vaccine virus; the bovine supply failed of success in about half the trials. No account of cases or deaths was kept, but Mr. Booth estimated the total number of cases up to May twenty-ninth at one hundred and forty, with one third as many deaths. The total number then known to be sick was sixteen.

Mesilla is two miles from the railroad, and three miles southwest of Las Cruces. It has a population somewhat larger—nearly all Mexicans. Smallpox appeared there in April. I did not visit it at that time, and shall return to it later on. I learned that smallpox attacked the Texan ranchers among the Sacramento Mountains, ninety miles eastward of Las Cruces, in November, 1889, having reached there probably from Juarez.

San Marcial is a railroad town on the west bank of the Rio Grande, one hundred and fifty-one miles north of El Paso. Its population is about seven hundred—all American. In the winter of 1888-89, smallpox reached here from Socorro, and disappeared in April, 1889.

Old San Marcial is about one mile to the southwest, and has a Mexican population of about one hundred and fifty. Within the past six months three or four children have had the smallpox, the last case occurring about a month previous. At San Marcial I was informed that there were then two cases of smallpox at Cañada Alamosa, a Mexican town of about three hundred inhabitants, and about forty-five miles from Engle Station, which is one hundred and thirteen miles north of El Paso; and that some had occurred at San Alvin, about thirty miles southwest of San Marcial.

Socorro is one hundred and seventy-eight miles north of El Paso, with a population of about one thousand five hundred Americans, and as many Mexicans. It is incorporated, but there is no registration of vital statistics, and no burial permits are required. Smallpox appeared in December, 1887, after an absence of two years. The last case occurred in April, 1890. Of Americans, there have been fifteen cases altogether, with four deaths. The number of Mexican cases was unknown, but conjectured to be at least seventy.

Magdalena is a town of about three hundred inhabitants, at the extremity of a branch railroad, thirty miles west of Socorro. Smallpox reached it in December, 1889, and five cases were known to have occurred. Visiting there later, I learned that there had been no cases for several months.

June twentieth, I learned that there was an American man sick with smallpox at San Antonio, a railway station twelve miles south of Socorro. It is, therefore, apparent that this part of the valley cannot yet claim riddance of the malady. Albuquerque is two hundred and fifty-four miles north of El Paso, and has an estimated population of six thousand, more than nine tenths white. The old town, about one mile and a half westward, has a population of about three thousand Mexicans. Within a radius of two miles there are probably twelve thousand inhabitants. In an interview with several of the medical men, their concurrent testimony was to the effect that smallpox had been almost constantly present among the Mexican inhabitants along this valley since 1881. Among the Americans the cases have been comparatively few. The last within the city limits were in June, 1889; but a month ago two occurred just outside on the south. Within the past year eight or ten cases have occurred at Bernalillo, sixteen miles north; and at Wallace, thirty-six miles north, four railroad people had the smallpox in 1889, besides about twelve others, mostly children.

In order to make the investigation as thorough as practicable, I traveled over the Atlantic and Pacific Railroad to Barstow, and thence by the California Southern to Los Angeles, stopping over night at Gallup, and making inquiries at the important points in New Mexico and Arizona. The most recent occurrence of smallpox was at the coal mines, three miles from Gallup, about eighteen months previously. The Mexican population is mainly found in the valley of the Rio Grande, and smallpox is their familiar and special companion.

While I was at Los Angeles, June seventh, a report of some cases of a suspicious eruption came from Pomona, thirty miles east of Los Angeles, with a request for an investigation by the State Board of Health. By desire of Dr. Orme, I went out the same day, and was taken by Dr. Burr to two Mexican settlements, where the cases occurred, just within the limits of San Bernardino County. Most of them had already recovered, and I saw only one presenting an eruption, which appeared to be varicella, rather than varioloid. Besides, I saw two young children, never vaccinated, in houses where members of the family had recently passed through this eruptive complaint. One of these children had experienced the same trivial eruption; the other had escaped altogether. It was therefore evident that the complaint was nothing more than chicken-pox. On consultation with Dr. Orme and the Secretary of the Board, it was then deemed advisable to return over a portion of the ground already traversed, in order to pursue inquiries at some points previously passed over, and to review the inspection of the principal seats of the disease. I stopped over one day, June thirteenth, at Yuma, where I met Dr. J. H. Taggart, who was inspector of railway trains for the California State Board of Health in 1887. The population of Yuma, Arizona, is about twelve hundred, one third Americans and two thirds Mexicans. The Yuma Indians, to the number of about fifteen hundred, live on the California side of the river, but visit the town in numbers daily. About ten years ago smallpox raged among the Indians along the Colorado, from Yuma to The Needles, but has not prevailed seriously since. At that time the Mojaves first, and the Yumas soon after, were persuaded to try vaccination, and they were so thoroughly convinced of its utility that they have requested its practice ever since.

Stopping over at Benson, Arizona, June fourteenth to fifteenth, I learned from Dr. J. C. Preston the particulars of smallpox there last winter. Early in December a resident returned from a visit to Chihuahua, Mexico, and within three days was attacked with smallpox. His wife and three children, and a neighbor who visited the house, followed in due time, but no more cases occurred. The County Commissioners authorized Dr. Preston to use all necessary measures, and the outbreak was suppressed at an expense of \$700. The population of the town is about three hundred, mostly Americans. This place has been fortunate, considering its exposed situation at the junction of a railway running southward through the Mexican State of Sonora, to have had only these six cases of smallpox in three years, as I was informed.

At Lordsburg, New Mexico, I was informed by Dr. Simpson, June sixteenth, that there had been no smallpox either in the town or at the mining camps within thirty miles for four years.

At Deming, the same day, I was informed that the only case of smallpox for a year was a tramp, who passed through and had the disease at Silver City in December, 1889. I was told by Dr. J. W. Williams, who had just returned from a visit to Hillsborough, that there were then five cases of smallpox in that town, all but one Mexican. Hillsborough is the county seat of Sierra County, eighteen miles from Lake Valley, terminus of a branch line of the Santa Fe Railway from Nutt Station. From Dr. Stovall I learned that there were about sixty cases of smallpox at Corralitos, a Mexican town one hundred and seventy miles south of Deming, which is its nearest railroad point. The disease is supposed to have appeared about the middle of May, but it was probably earlier. Revisiting El Paso, June eighteenth, I learned that a negro man, who had come from Durango, Mexico, had been sent to the pesthouse June second. This was the only case since April twentieth.

At Juarez a death from smallpox had occurred June fifth, the only one since May seventh. Passing through Anthony again, June nineteenth, I was told that another case had been discovered a week before; also, that there were some cases at La Union, a Mexican hamlet seven miles west, across the river. The same day I was again at Las Cruces, and was informed by Mr. Booth that eighty-eight cases had come under his care since May first, all but four Mexicans. Ten were then known to be on the sick list, all Mexicans. Public funerals of smallpox decedents had ceased. According to law, an order had been issued forbidding intercourse with the sick, but it was disregarded, and no prosecutions had been made. This time Mesilla was visited, in company with Dr. B. E. Lane, of Las Cruces, and Dr. C. F. Race, of El Paso. The acting Health Officer stated that smallpox was discovered here about April fifteenth, and sixteen cases were known to be sick. He estimated the number of cases at forty-seven up to date. It is probable, however, that many of moderate severity at both these towns have not come to the knowledge of those whose duty calls them to display the unwelcome yellow flag. In any event, the mortality at Mesilla was very low, as there had only been one death since May thirty-first. While the fatality of smallpox among the Mexicans cannot be determined with any approach to precision, it appears to be less than among Americans who have not been vaccinated. This is explained by the fact that the former have been habituated to the malady for more than three hundred years, and have gradually been gaining tolerance through survival of the fittest, *i. e.*, the most resistant individuals.

Although the aspect of smallpox in the valley of the Rio Grande has been found less threatening than was apprehended, and not calling for any sanitary supervision of pub-

lic traffic at present, it is plain that there is nothing to prevent the epidemic from spreading from Las Cruces and Mesilla to other communities in that region. The territorial law gives municipal authorities ample powers to deal with contagious diseases, but it is fatally defective in declaring that the Health Officers appointed by County Commissioners shall receive no compensation.

The County of Doña Ana has money in the treasury, and the physicians of those two towns properly believe that the laborer is worthy of his hire. The Legislature is not likely to correct the defect, if the doctors accept the duty and work for nothing. There is no probability that the epidemic will die out this season, for there is plenty of the raw material to last for many months, and the return of cold weather is likely to give it renewed vigor. It is now a proper field for a skilled sanitarian, with aptitude for persuading the local authorities to appropriate money to the full extent of their lawful powers, and the citizens to put forth their best efforts with liberal contributions, to the end that the pestilence may be stamped out within the earliest possible time. As New Mexico is still a ward of the National Government, I am of the opinion that it owes a helping hand in the present emergency, and that the State of California has enough interest at stake as a neighbor to warrant its State Board of Health in calling the attention of the proper department to the subject.

While traveling along the Mexican border, I made repeated inquiries about yellow fever, and was glad to learn that there is no apparent danger this season. In the State of Sonora it has been entirely absent since 1885, and no danger was apprehended at El Paso of its introduction by the Mexican Central Railway.

Before returning on the inspection review, I had an opportunity, June tenth, to visit Cabazon and Whitewater Stations, with reference to the selection of a quarantine ground, in the event of danger from yellow fever or smallpox from Mexico. Cabazon is a telegraph station ninety-three miles east of Los Angeles, with an elevation of seventeen hundred and seventy-nine feet above the sea. Water is piped from a cañon on the north to the station, and brought in flumes to a ranch close by. There is only one dwelling house near, and no other buildings available for use; but tents would give adequate shelter in summer, and could be pitched at the flume east of the station, as the prevailing wind is from the west.

Whitewater is one hundred and one miles from Los Angeles, on the border of the desert, with an elevation of about eleven hundred feet. It is simply a section station, without telegraph or water supply, as the creek on the lower ground crosses the track one half a mile east of the station. In my judgment, Cabazon is sufficiently isolated, and in several important respects is preferable to Whitewater as a place of detention. On the whole, it is probably the most eligible point on this line.

Respectfully submitted.

S. S. HERRICK, M.D.,
Special Inspector.

From the foregoing report it is apparent that we will have to keep a continued and close watch upon our southern border during the whole season, which makes it absolutely necessary that our Legislature keep our contagious and infectious disease fund well replenished, as we do not know the day when we may have to institute an extensive quarantine station, with all the necessary paraphernalia which such a proceeding demands. The work of our Inspector was much favored by the courtesy of the Southern Pacific Railway Company, which extended every facility to him to make his inspection thorough and complete. This, however, has always been the policy of this company in its endeavor to protect its passengers from any preventable danger. Its coöperation with our Board has been all that we could desire, placing its trains and its officers at our disposal, whenever we sought its aid in discovering contagious disease, or preventing its entrance into California. This "entente cordiale" between the railway company and our Board enables us, with the least possible delay, to visit any point where danger threatens, and to find ready coöperation in any suggestions we may make looking to the safety of the traveling public and the sanitary welfare of the State.

In this connection, we desire to call the attention of the Board to the serious difficulty which sometimes attends the performance of a public duty by our Health Officers. During the epidemic of smallpox in Los Angeles in the year of 1887-88, when consternation prevailed among the citizens and the most rigid preventive measures were called for, Dr.

Hagan was Health Officer; upon him devolved the duty of isolating patients, establishing quarantine, and taking all measures possible to protect the public from contracting the disease. One of the patients died after removal from a tenement house, and the mother sued the doctor; a verdict was rendered against him for the extraordinary sum of \$7,000. Dr. Hagan, believing that he should not be made to bear this heavy burden, appealed to the Mayor and City Council to relieve him of it. As the whole matter is of great interest to sanitarians and officers of health, we have decided to print the appeal to the City Council, and also Dr. Hagan's petition and statement to the same body, giving the circumstances of the case and his expenses appended. The matter was referred to the City Attorney, who was of the opinion that the city funds could not be paid for this purpose, having been raised for other specific purposes; however, the majority of the Board were in favor of reimbursing Dr. Hagan, and by an unanimous vote agreed to pay the compromise note of \$2,750. This suit and verdict is likely to have a deterrent effect upon Health Officers if placed in a similar situation, owing to the uncertainty of what a jury will do. In this case the evidence did not justify the verdict, as neither negligence nor carelessness were shown, which the instructions of the Court required to be shown before a verdict could be found for the plaintiff. The following was part of the instruction given to the jury by the Court: "If you believe from the evidence that the defendant, whether acting officially or otherwise, acted carelessly or negligently in removing Ida Searles to the hospital, or negligently or carelessly placed her in an unfit or improper place; or, after placing her therein, treated her negligently or carelessly; or if you find, from any act of negligence of the defendant's, her death was caused, you must find a verdict for the plaintiff." The jury in this case was evidently moved more by sympathy than by either law or justice, and the innocent doctor had to suffer accordingly.

To the Mayor and Council of the City of Los Angeles:

GENTLEMEN: We, the undersigned Mayor and Council of said city during the years 1887 and 1888, respectfully represent, that during a portion of said years the city of Los Angeles was inflicted with smallpox. Dr. Hagan was Health Officer during a portion of that time. By his energetic and efficient action, we are satisfied that the city was saved from a terrible and widespread epidemic of that loathsome disease. The Doctor, during the time he was in office, successfully treated about one hundred and thirty cases of smallpox, which were cared for by the city at a heavy expense. We did everything we could, as representatives of the city, to stay the disease, and to make those that were sick as comfortable as possible.

The hospital that belongs to the city was not such an one as would best answer the purpose for which it was used; and we endeavored to remedy the defect, by having another and more suitable hospital built. Our efforts in that direction met with opposition and litigation.

During the epidemic, Dr. Hagan found it necessary, for the safety of the city and community, to remove a young girl, Ida Searles, to the hospital. She had been taken with a very malignant type of the disease; and though everything was done for her that could have been done, she died in about eight days after she was taken sick.

Her mother brought suit against ourselves and Dr. Hagan, and Dr. Cole and Mr. McEvoy, his assistants.

The Court granted a nonsuit as to the Mayor and Council, on the ground that no right of action existed against them—as all their connection with the matter was of a legislative character.

There were two trials in the case, and in both trials verdicts were rendered against Dr. Hagan and his assistants; the first, for \$5,000; the last verdict and judgment being for \$7,000.

As before stated, we had endeavored to have a more suitable hospital erected, but we were enjoined by the Court from doing so; and, it so happened, that in one department of the Court we were under injunction, restraining us from building a better hospital; and about the same time, a jury in another department of the Court rendered a verdict against Dr. Hagan and assistants, for removing Ida Searles to the only one we had.

In cases of this kind, it has always been the custom of cities to save their officers from liabilities incurred in an honest effort to discharge their duty to the city and community, and we respectfully ask that the city now pay the note that Dr. Hagan has been compelled to give, in settling this heavy judgment (amounting to \$2,750) by way of compromise. The doctor has already been put to about \$1,500 in expenses, and has been terribly harassed and worried by the suit.

(Signed:)

W. H. WORKMAN,

Mayor City of Los Angeles, in 1887 and 1888.

And all members of Council of 1887-88.

JUNE 9, 1890.

To the Mayor and City Council, Los Angeles City:

Dr. M. Hagan, formerly Health Officer of the city of Los Angeles, respectfully begs leave to submit:

That during the early part of the year 1888, and while he was acting as such Health Officer, one Ida Searles, aged sixteen years, daughter of Mattie McLaud (formerly Mattie Searles), the wife of J. F. McLaud, was taken down with the smallpox at a tenement house on San Pedro Street, in said city; that he visited the said Ida, and found her suffering with a peculiarly malignant form of the disease in question; and, conceiving such to be his duty, that he removed her to the smallpox hospital in said city, having first obtained the mother's consent to do so. After being so removed, and while still in said hospital, Ida, as from the nature of her attack was inevitable, died.

That thereafter suit was brought in the Superior Court of the county of Los Angeles, State of California, by Mattie McLaud and J. F. McLaud (her said husband) against several of the city officials and Doctors Hagan, Cole, and Mr. McEvoy, the two latter being Dr. Hagan's assistants. The plaintiffs were nonsuited as to the city officials, on the ground that they merely acted in a legislative capacity, thus leaving Doctors Hagan, Cole, and Mr. McEvoy to defend the action.

That a verdict was returned against the said three defendants, and in favor of the plaintiffs, and judgment was awarded thereon for \$5,000, from which an appeal was taken.

That recently the plaintiffs approached Dr. Hagan, with a view to compromising the matter, and a compromise was effected on a basis of \$2,750.

And Dr. Hagan further says:

That he was appointed Health Officer for 1887, and his time expired the last day of December, of that year; but that he was kept by the Board of Health, against his will and protest, to manage smallpox that threatened to break out in the city at the beginning of the year, and was not relieved by his successor until the fifteenth of February, 1888; and that during this interval the said Ida Searles was taken sick and died.

That on the tenth of February, 1887, smallpox broke out in the city of Los Angeles, and rapidly spread in lodging, boarding, and tenement houses.

That on the third of March, 1887, the Board of Health of the city of Los Angeles, advised by the State Board of Health, and in the presence of the Health Officer, Hagan, passed a resolution instructing the Health Officer to carry all persons attacked with smallpox in hotels, boarding, lodging, and tenement houses, to the smallpox hospital; so in moving Ida Searles from a *tenement house*—where the disease would positively have spread, owing to the close proximity of unprotected persons—he was acting under the positive orders of the city.

The evidence of Mrs. McLaud shows that she went at the request of the Health Officer, without any severe measures being used; and that Dr. Hagan was present, treated them kindly, and after the mother had wrapped Ida up to her own satisfaction, he took another blanket and folded it about the patient, remarking that every care *must* be taken for the comfort of the girl.

An unusual thing, Dr. Hagan put his deputy, Dr. Cole, on the ambulance to see that the driver was careful, and to avoid any accidents.

Dr. Cole, who was employed by the city to treat smallpox cases, visited Ida twice a day, whereas it was his custom to give a smallpox patient but one daily visit.

Dr. Hagan insists that out of one hundred patients he ordered to the smallpox hospital, Ida Searles received more care and special attention than any other one, and yet her friends are the only ones that ever complained.

The Health Officer succeeding Dr. Hagan had smallpox to contend with for six months, and carried every case, numbering one hundred and thirty, to the same smallpox hospital without any repairs, including some of the wealthiest people of the city. Ex-Mayor Bryson's son was taken to the identical room in which Ida Searles died.

The second verdict brought in for the prosecution was \$7,000. The defense appealed to the Supreme Court; and now, almost a year since the compromise of \$2,750, hereinbefore mentioned, has been proposed and accepted, the defendants believing that it would cost that much to follow up the case through the Courts. Dr. Hagan has given his note, at thirty days, to secure the said sum of \$2,750, which note falls due on the day and date above mentioned.

Now, therefore, Dr. Hagan respectfully asks the city of Los Angeles, inasmuch as he was acting for and under the direction of the city authorities, to pay the above note, and relieve him of an unjust burden.

In defending the case Dr. Hagan has already paid out as follows:

Attorney's fees	\$500 00
Stenographer and type-writer's fees	500 00
Printing for Supreme Court	100 00
Witness from Portland, Or., and elsewhere	300 00
Total	\$1,400 00

Respectfully,

M. HAGAN,
Late Health Officer.

DIPHTHERIA.

Since our last Biennial Report, when diphtheria was declared a permanent resident in California, we have had no reason to change our opinion as to the permanency of its habitation. We find at all seasons of the year, and in all parts of the State, reports of its presence here and there; without any startling epidemicity it carries off its victims steadily and unceasingly. To account for this local pertinacity in the disease, we must admit our ignorance of its primary cause. It has been ascribed to a germ which has been demonstrated by Loeffler and others. Prudden, however, in twenty-four cases, in nearly all of which autopsies were obtained, did not find this bacillus of Loeffler in any one of them. On the other hand Roux and Yersin, in a series of experiments, confirm Loeffler's results. They found the bacillus in fifteen cases of diphtheria, and with pure culture were able to reproduce the disease in animals.

However, the consensus of opinion is that the disease is owing to a living germ; that it is an external and not an internal parasite, and that it is a filth disease, inasmuch as the germ can be cultivated in soil contaminated by filth, and in air saturated with emanations from drains and sewers. Its presence in the homes of the rich and prosperous as well as in the cabin of the poor, in the isolated farm house as well as in the crowded city, may be ascribed to the virulence and vitality of the poisonous germ. It is as virulent when dried as when moist, and has been found in a living condition after being frozen for several hours. Unfortunately its presence is not always made known by its virulence.

In July, 1888, diphtheria broke out in the State Insane Asylum in Maine, and in spite of isolation, cleaning, and disinfection, persisted for months, the last case occurring in May, 1889. The disease was introduced into the institution by an attendant just recovering from "simple sore throat," as it was diagnosticated in the absence of medical attendance. This history exemplifies how difficult it is to stamp out the infection of diphtheria under certain circumstances. We would entertain more hope of its banishment from California if we could insure perfect isolation of the patients and their attendants, their immediate disinfection, together with their clothing, the perfect cleansing of all the utensils used by the patient, the thorough cleaning and disinfection of the rooms occupied by those infected, the systematic inspection of the schools, that no children with any kind of sore throat be permitted to associate with their fellow pupils, the positive prohibition of public funerals of those dead of the disease, and the official disinfection of the house from which the corpse was borne. With these precautions we certainly would see the disease very much lessened in frequency, and by the continued exercise of sanitary vigilance, we might hope to banish it altogether in a few years. The reports of the past two years give us five hundred and sixty-eight deaths from diphtheria, and two hundred and sixty-five from croup. Taking both together we have eight

hundred and thirty-three deaths from a wholly preventable disease, if we had only the requisite skill, patience, and perseverance to apply thoroughly the proper remedial measures to arrest it.

Although Prudden believes in the insusceptibility of animals to diphtheria as we know it in man, nevertheless the cases are numerous where animals have contracted a disease not to be distinguished from diphtheria, and likewise children have contracted a similar disease from animals. Dr. Augustus Schefer, writing from Tehachapi, Kern County, last September, reports four cases of diphtheria, the first of which was supposed to have been contracted from a pet cat. Several cats had died on the premises with obstructed respiration; some turkeys became similarly affected. The doctor had one of the chickens which was affected killed, and he found the throat covered with a white membrane, which was readily detached. Subsequently some other children became affected in this neighborhood, and some died. In Sacramento, while in attendance upon a case of diphtheria, we noticed a large pet cat in bed with the sick girl, who was very fond of it. As the child convalesced the cat sickened, and in a few days had such an offensive discharge from its nostrils and mouth that it had to be killed. Upon examination of its throat it was seen to be covered with a thick membranous exudation, which extended into the nose.

In June, 1889, a communication was received from Dr. H. N. Miner, of Colfax, in which he stated that diphtheria had been epidemic in Gold Run, a mining town not very far from Colfax. Since December, 1888, up to the time of writing, there had been twenty-one cases and three deaths. He ascribes the disease to the unsanitary condition of the town. He says: "There are in the town two old reservoirs, and leading from them and passing through the residence portion of the town are several ditches. In the reservoirs and ditches all kinds of organic matter, together with drift and waste wood, has accumulated. Not enough water flows through the reservoirs and ditches at any time to flush them, but sufficient to keep moist the organic matter, which is almost constantly in a decomposing state. People residing in the immediate vicinity of these ditches have been the worst sufferers. Wells are also located near, and in many cases just below the ditches. Owing to the unwillingness of the people to believe in the contagiousness of the disease when it first appeared, fumigation was not practiced, neither have the cases been isolated."

As a result of this folly, we find Dr. Miner again writing, November, 1889: "Diphtheria is again epidemic in Gold Run. There has been twelve cases, several of a malignant type. No united effort have been made to improve the sanitary condition of the town since the disease prevailed in the place nearly a year ago."

As this narrative illustrates most fully the difficulty of stamping out the disease in even small villages, the almost utter impossibility of removing it from larger cities is apparent. In San Francisco, during the latter part of the year 1888 and the earlier months of 1889, diphtheria was quite prevalent. In November, 1888, sixty-two cases were reported, with twenty-two deaths. In February thirty-four cases were reported, with ten deaths. In March only twenty-two cases were reported. April and May showed a further decrease. The disease, however, is endemic; it shows its presence in greater or less numbers

every month, and although all possible precautions are taken to prevent its spread, the germs will be disseminated in some way or other.

SCARLET FEVER.

During the past two years the cases occurring of this disease have been comparatively few in number and mild in character. There has been nothing approaching an epidemic of scarlet fever in any locality. In San Francisco, in the fall of 1888 and the beginning of 1889, up to the present time, there have been sporadic cases of the disease reported, with very limited mortality. Dr. Rattan, Health Officer at Antioch, reported a few cases there in June, 1889. The infection was supposed to have been conveyed from Oakland by a family who was visiting there. From the first case ten subsequent ones developed.

Dr. J. H. McKee had several cases of scarlet fever in Elk Grove, and traced its advent to the following circumstances: It seems that the hired girl's brother had scarlet fever in Sacramento some ten months before she was employed in Elk Grove. Some time after her arrival, four of the children of the house went with this girl to her room to help her unpack her trunk, which they did, and handled, no doubt, the clothes the girl wore when waiting on her brother ten months previous. In a week or ten days after this episode the four children sickened simultaneously with scarlet fever. The baby was not present at the opening of the trunk, and escaped the disease until the other children were convalescent, and then she came down with it. These cases show the necessity of thorough disinfection of all clothing in contact with scarlet fever, as well as the persistence of the infectious principle, months after it is acquired. As this family lived on a ranch several miles from town, and had it not fortunately been traced to its origin by Dr. McKee, it might have been supposed to have arisen *de novo*. We believe that all cases of scarlet fever have their origin from a previous case, and until the avenues of infection are better guarded than at present we must not be at all surprised at the appearance of sporadic cases of scarlet fever that are apparently unaccountable as to their source.

From the very infectious nature of this disease, it should be the rule for every Board of Trustees, Council, or County Supervisors to pass an ordinance compelling the designation of every house having scarlet fever within it by a distinctive flag, so that the public might be warned in time of the danger they were encountering in visiting such a house. It has come to the writer's knowledge of several cases of scarlet fever contracted in visiting houses where the disease was, not knowing the character of the complaint until too late to avoid taking the infection, or carrying it away on their garments to other parties.

MEASLES

Was noticed as present in some parts of California during the past two years. In 1886 the disease was entirely absent from the State for several months, but since that time it has been reported from one place or another every month. The disease has been very mild, and but very few cases of the malignant form, or "black measles," as it is called, have been reported.

Sevestre, at a meeting of the Société des Hôpitaux, says that in order

to prevent the spread of measles its mode of propagation should be understood. Rubeola is very contagious during the period of invasion, continues to be so, but at a less degree during the eruptive period, and ceases at its termination. Transmission is usually effected by the circumambient air. Contagion by a visitor, or by objects which the patient touches, is rare. The contrary takes place in diphtheria, for contaminated objects conserve their contagious powers for years, consequently the prophylaxis of the two affections differ. In the case of measles, the patient should be isolated without delay; but in diphtheria, besides isolation, every object in contact with the patient should be thoroughly disinfected. The great difficulty the sanitarian has to deal with in the prophylaxis of measles is the fact that the disease is communicable many days before the eruption appears, consequently isolation cannot be practically accomplished until the disease has already infected those susceptible to its influence. This peculiarity of the disease has given rise to the question whether the sanitarian is not justified in confining his exertions to the preparation of the environments of the patients, seeing that all insanitary influences are removed from the vicinity of the disease, rather than make fruitless endeavors to isolate an affection that is purely aerobic in its conveyance, and, consequently, impossible to restrict to the person attacked. It has also been argued that measles, being a much milder disease, as a rule, in children than in adults, it is less hazardous to them to permit them to have it when young than to allow them to be exposed to the risks of a more formidable attack when of mature age. This theory has so many advocates that the sanitarian will find it difficult to obtain consent to the isolation of measles. We believe, therefore, that he will be doing his duty if he attends fully to conditions surrounding the patient—to have all sources of filth removed, to see that the air surrounding the patient is pure and abundant, the water used is free from contamination, and the clothing and dwellings of the afflicted are cleaned and disinfected. We believe that the so called "black measles" is the result of constitutional depravity, rather than any peculiarity in type of the disease, as when it is present it seems to confine itself to personality rather than to community, and only attacks those whose system has been enervated by some previous ailment or depressing influences of some kind.

TYPHOID FEVER.

During the past two years, as in the previous two years, this indigenous disease was remarkable for the sporadicity of its character, and the mildness of its type. There seemed to be no tendency to epidemicity in any of the instances where the disease was reported, and most of them could be traced to local causes. The opinion is gradually gaining ground that where typhoid fever exists, the sanitary conditions are bad, and that with proper care of the soil, water, and food, the banishment of typhoid fever from our list of communicable diseases would be an assured fact.

One other point has now been definitely settled, and that is, that the poison of typhoid never generates itself; it always is derived from a previous case. There are very few medical men of any eminence who accept the *de novo* theory, or believe in the spontaneous origin of the disease. We, however, hear and read of these cases every day, because,

in so many instances we cannot trace the effect to its cause. In vain we examine the cellar, and the privy, and the well, hear that the patient has not been exposed, and in no possible way could he catch the disease, therefore it came of itself.

In histories of this kind we cannot exclude the possibilities of infection from some unsuspected source. To do this, we should have the history of those who come and go about the place; the history of the food and water the patient consumed when temporarily away from home, with dozens of other means that possibly might convey the disease germ to his system. In the seemingly difficult task of believing that infection could be conveyed in the absence of any apparent cause, we must not forget the vitality inherent in the disease germ. It has been proven that the bacillus of typhoid can lie dormant for years in a suitable medium, as in a blocked up drain, for instance. It resists cold, as was shown in the epidemic at Wilkesbarre, where the germ lay buried in snow for months. It resists heat up to a certain point; can be carried in the air with the dust of dried excrement, and thus inhaled, so that really the fact of our not finding any obvious cause for the presence of typhoid will not warrant our coming to the conclusion that it can have spontaneous generation; we can, however, be assured that by perfect cleanliness of person and surroundings, with a purified earth, air, and water, we will not be troubled with typhoid fever; it is a fever essentially propagated by filth, and nourished by retention among the living of what experience and common sense teaches us should be removed. It is our mission to inculcate this fact not only among individuals, but endeavor to educate our law makers upon this point, that they may provide the necessary sanitary officers to instruct their constituents in the truths of science.

As Dr. Hill, in his address before the British Medical Association, says:

The sanitarian has still to go forth and try to teach that, without cleanliness, health is impossible, and that though much has been done in this direction, very much indeed still remains to be done. In order to effect the required amelioration, we must in the first place secure, as far as possible, cleanliness and purity of air, water, soil, and food. This is the object to which human effort has been directed more or less from the earliest historic times. The Jewish code of laws clearly provides for such conditions with a precision and detail which strike the modern mind as over-elaborate, while the Romans had a system of sanitation which, as regards its baths, its aqueducts, and its gymnasia, magnificent evidences of which, after more than two thousand years, remain to bear witness of it, excites wonder and admiration. The fact that cleanliness and purity, so much inculcated and practiced thousands of years ago, should have been almost entirely neglected in modern times, is not only incredible but for the indisputable proof of it, but is absolutely humiliating. After the fall of the Roman Empire, Europe lapsed into social conditions of filth which became habitual, and some religious orders actually inculcated it as a virtue. Not only have individuals to be taught, but sanitary authorities also require educating on this point. Much remains to be done in the direction of pure water supplies and the preservation of rivers from pollution; the air is still rendered filthy and injurious by overcrowding, want of ventilation, intra or juxta-mural burial grounds, offensive trades, badly constructed or improperly managed sewers and drains, the keeping of animals near to dwellings, and conservancy systems of refuse disposal, which, by retaining in the midst of the living what Nature distinctly tells us should be instantly removed, violate in the most direct and in the most offensive manner one of her greatest and most legible laws, with the inevitable result of exacting the payment of a frightful penalty for the infraction. The surface of the earth has to be rid of cesspools and surface filth of every kind, whether specific or non-specific, and the highest standard of purity aimed at with never-failing persistency. It is difficult to over-estimate the ultimate advantages of such a policy, but we are assured already by past experience that they must be very great to humanity, and will prove the truth of the old dictum that "cleanliness is next to godliness."

The truth of these words is apparent to every one engaged in the conservation of health and the prevention of disease; and when we contemplate the lame excuses and miserable subterfuges resorted to by Boards of Supervisors to avoid the organization of Health Boards or the appointment of Health Officers, it is, as Dr. Hill says, "Not only incredible, but absolutely humiliating."

MORTUARY STATISTICS.

For the fiscal year from June 30, 1888, to June 30, 1889, the number of deaths reported to this Board was eleven thousand two hundred and four, inclusive of four hundred and forty-seven stillbirths. The average population heard from monthly being estimated at seven hundred and four thousand two hundred and sixty-two, would give us an annual death rate of 15.91 per thousand. Owing to our present inability to collect all the deaths in the State, this percentage may be taken as the average yearly mortality.

California, according to the last census, contained a population of one million and a quarter. We therefore may calculate on having received the mortality of nearly two thirds of the State, as the balance of the population is scattered in small towns, villages, mines, and farms. The deaths in them would naturally be somewhat less than in the larger towns and cities; probably two thousand eight hundred, or a fourth more, would exceed the mortality of the unascertained places. The statistics being unreliable, owing to the imperfect working of our registration law, we cannot give an exact percentage of deaths, but are certainly within the mark in putting it at fifteen per thousand for the year 1888-89. We are in hopes that by the time the next biennial report is written our registration laws will be so amended and improved that we will have less difficulty in presenting to your Board the actual death rate of the State, and likewise the number of children born therein. Of the causes of death for that fiscal year we find—

Consumption

To be credited with one thousand seven hundred and twenty-seven deaths, a percentage of fifteen and a half to the total number, which is about the same ratio as in the year 1886-87. Among the one thousand seven hundred and twenty-seven decedents registered, we find seven hundred and forty-four foreigners, four hundred and fifty-one natives of the Atlantic States, three hundred and thirty-four natives of the Pacific States, and one hundred and ninety-eight whose nativity was unknown. It will thus be seen that the very large majority of those dying of consumption came into the State with the disease already in their systems. The deaths of those born in the Pacific States exceeded by a small number those in 1886-87, but not in sufficient number to draw any conclusion as to whether an increase of the complaint among the native born was a fact or a fiction.

Pneumonia.

During the fiscal year 1888-89, the deaths from acute pneumonia numbered seven hundred and ninety, a trifle over 7 per cent of the total mortality. The largest number of deaths occurred in children under one year of age, and in elderly persons over sixty, and nearly double

the number of males to females. The highest mortality was in November, and the lowest in September, and greater in the coast counties than in the interior.

Bronchitis

Caused during the same year three hundred and thirty-seven deaths, eighty-nine being children under five years of age. The highest death rate from this disease occurred in November, December, January, and February, and the largest mortality among those over sixty years of age.

Whooping-Cough.

Among the zymotic diseases of the lungs, we find whooping-cough was fatal in fifty-nine instances during the year. This is a very small mortality, considering that the disease was quite prevalent during the year, and epidemic in many localities.

Diphtheria

Being endemic in the State, caused three hundred and forty-three deaths, two hundred and eighty-three being under twenty years of age. The largest number of deaths occurred in the most densely populated cities, San Francisco having one hundred and fifty deaths, Oakland fifty-two, Los Angeles fifty-nine, and Sacramento only six deaths, although its population is nearly thirty thousand. The valley of the Sacramento being very dry, diphtheria does not seem to flourish as well as in those places where the humidity of the atmosphere is greater. In the interior towns of the State the disease was in sporadic form. The highest mortality of any one month was in November, and the lowest in April.

The public is generally better educated in the contagiousness of this disease than formerly, and now seem to take better precautions to prevent the spread of the disease. Occurring, as it frequently does, in the crowded tenement houses of the city, it is almost a matter of impossibility to effect a perfect isolation of the patients, and consequently we find it propagated among that class of persons to the imminent danger of their wealthier neighbors. It would be a sanitary measure of great importance if a general law was passed making it compulsory to notify the public, by a distinctive sign of warning, placed upon every house containing disease of an infectious or contagious character. I am not aware whether such a law could be made general, but trusting to a municipality to frame such an ordinance, is leaning upon "a broken reed," as you can scarcely find a Board that can unanimously agree upon the necessity of such a course, the majority believing that it would be infringing upon the liberty of the subject; another set thinking that they have no right to make the affliction that has thus visited a family a matter of public declaration; while a still smaller number think the public can take its chances, as it heretofore has done. Sanitary measures are matters of slow growth, and must continue to be until sanitary education can be as generally diffused among the masses as reading, writing, and arithmetic.

Croup

Caused the death of one hundred and thirty-five children, the majority being under ten years of age. As a rule, whenever a case of croup was reported, diphtheria was found in its immediate neighborhood. This fact has been so often remarked that the State Boards of Health of Michigan, Iowa, and some others, have adopted resolutions to the effect that for sanitary purposes, membranous croup shall be considered identical with diphtheria, and that it be included in the list of contagious diseases. Nearly all German authorities take the view of the unity of croup and diphtheria. We think it unquestionable, however, that there are cases of membranous croup which have no etiological relationship to diphtheria, but as we have no trustworthy means of diagnosing these cases from those of diphtheria, the safer course for us to pursue is to consider them diphtheritic, and surround them with all the precautions we would use if we knew them to be of diphtheritic origin.

Scarlet Fever.

The deaths from scarlet fever were, during the year, reported as thirty-eight, which indicates how mild the disease was and how little fatality it produced. Nearly all these deaths occurred in children under ten years of age.

Measles,

During the year 1889, caused but eleven deaths among those reported to this Board, all but one in children under five years of age. The disease was reported in many places throughout the State during the year, but in such a mild form that death was rarely reported, except from some secondary cause, as bronchitis or pneumonia.

Cholera Infantum

Caused two hundred and thirty-three deaths. Heat being the most potent factor in the production of this disease, we find it commencing its ravages in April, with fifteen deaths; May and June they had increased to twenty-one; July, to forty-nine; August, to thirty; September, to thirty-three; October, to thirty-two, and then dropped to fifteen in November, and three in December. It will be observed that the highest mortality was in July, August, September, and October, at which time the earth had attained its maximum heat, which, perhaps, may tend to confirm the conclusion of Ballard, that the temperature of the soil is the key to its etiology; and that summer diarrhoea does not begin until the temperature of the soil, at the depth of four feet, has risen to 56 degrees Fahrenheit (13.36 degrees Centigrade). He considers a porous soil as a better medium for bacterial growth, as retaining more moisture. Hence, towns so situated are more likely to have diarrhoeal diseases prevalent. Other authorities have found no constant relation between a high average temperature and the number of fatal cases. In this State we do find the temperature an important element in the production and the fatality of the disease, and we further find that when moisture is added to the heat the disease is increased in frequency and fatality.

Diarrhœa and Dysentery

Caused, including *Cholera Morbus*, one hundred and seventy-one deaths. It prevailed, to a greater or less extent, in every part of the State, but not in an epidemic form. The greatest mortality occurred in May, June, September, and October. In July and August the death rate was very small, although these months are usually most prolific of these diseases. We also find that the majority of the deaths were confined to children under five years of age, over one hundred deaths being recorded as occurring thus early in life. From five to ten years, there were only two deaths reported; from ten to twenty years, no death was recorded from these diseases. As we approach the decline of life the mortality increases, thirteen being recorded as over sixty years of age.

Typhoid Fever

Caused three hundred and fifty-two deaths, which were so reported. This would not comprise the total mortality of this disease throughout the State, as the returns are so incomplete. It may, however, be taken as a fair basis of nearly two thirds of the State, and must indicate that for the year the prevalence of the disease was under the average.

There were seventeen deaths from *Typho-malarial Fever*, which may be added to those from typhoid fever, as the distinctive difference between the two is yet a matter which has not been satisfactorily demonstrated. We believe that the drift of opinion among the most observant physicians on this coast is in favor of the unity of the diseases, the differentiation being more in the objective symptoms than difference in type. The largest number of deaths were in the months of September, October, November, and December, when they averaged thirty-eight each. For the year the average was twenty-eight and a half per month. This would seem to indicate a local cause for this effect, rather than any general condition dependent upon seasonal or meteorological changes.

Cerebro-Spinal Fever.

We find that in the fiscal year 1888-9 there were only eighty-nine deaths recorded from this disease, and about equally divided between the sexes; fifty-one of these decedents were reported as under five years of age, which casts a doubt upon the correctness of the diagnoses of these cases. Twenty-five deaths were recorded as under thirty years of age, and six from thirty to fifty years old. Some of these cases were reported as presenting all the characteristics of cerebro-spinal meningitis, but in no instance was there any tendency to the spread of the disease.

Meningitis.

Under this heading we find recorded two hundred and fifty-three deaths. Of these, one hundred and sixty-five were under five years of age, fifty-one were under thirty years, and twenty-three over that age. This classification includes those with tubercular diseases, as well as the purely inflammatory class. No deduction can be drawn of their relative frequency, except by consideration of the age of those reported.

It will be thus seen by your Board that this imperfect resumé of the deaths during the fiscal year indicate a very favorable condition of the public health. The zymotic diseases were mild in character, were

nowhere extensively epidemic, and there were only eleven deaths from smallpox within the State.

REVIEW OF THE FISCAL YEAR 1889-90.

We find the number of deaths for the fiscal year recorded as thirteen thousand and thirty-four, which is an apparently large increase over the deaths reported the previous year. This can be accounted for by bearing in mind that the law forbidding the burial of any body without permission was being brought into practical observance, consequently more deaths were reported than ever before. We are still very deficient in our mortality returns, as the difficulty of getting persons to obey the law where no health organization exists is very great. We believe, however, that we have succeeded in getting three fourths of the total mortality, which would leave us about thirty-two hundred and fifty odd deaths to hear of, so that we may fairly estimate the total mortality of the State, in round numbers, to be sixteen thousand three hundred. Our population being one million two hundred and fifty thousand, the percentage of deaths for the year would be 13.3+ per thousand, which would be quite a decrease from the estimation of the preceding year, and shows a remarkably healthy condition of the public health throughout the State, which we believe to be true, as all our correspondents are agreed that the past year has exhibited greater freedom from disease than ever before known.

The average amount of sickness has also been less than usual, and no epidemic, except influenza, has been noted in any locality. Influenza made its appearance in the latter part of November, and became quite prevalent in December, 1889. In January, 1890, it was epidemic throughout the State, but while so extensively disseminated, nevertheless it was mild and without fatality, except when it was the precursor of acute pneumonia or acute bronchitis; in these cases a fatal termination was often had. In February the disease began to abate, and by March was only mentioned here and there by our correspondents. The marked feature of the epidemic was, as usual, the great debility which accompanied the disease. Its power of producing prostration was very great, and many persons were months in recovering from its debilitating effects.

Of the diseases producing the maximum of deaths, we class

CONSUMPTION,

Which caused twenty-one hundred and forty-two deaths. Of these eight hundred and seventy occurred between June 30, 1889, and December 31, 1889, while between the latter date and June 30, 1890, twelve hundred and seventy-two deaths are recorded. This would seem to indicate that late winter and early spring months were the most fatal to consumptives. The average monthly death rate from June to December averaged one hundred and forty-five, while from December to June the monthly average was two hundred and twelve, being a difference of four hundred and two in favor of the fall and early winter months. The deaths reported for the fiscal year 1889-90 exceed in number any yet recorded by this Board. Whether this is owing to the increased number of precincts heard from, or increased immigration to the State of those

suffering from the disease, or the spread of the disease within the State from contagion, we have as yet no means of ascertaining.

The larger number of deaths occurred in San Francisco, it being the center of the great hospital system of the State, towards which all the poor, needy, and afflicted make their way in hope of relief, or in expectation of death if no relief can be afforded them.

Only five hundred and twenty-one died that were natives of the Pacific Slope, one thousand four hundred and ninety-one being immigrants from the Atlantic States and foreigners; forty died whose birth-place was unknown.

From the number of decedents registered from the Atlantic States and foreigners, we infer that our increased mortality from consumption was among those who sought our shores in hope of regaining their health.

PNEUMONIA

Shows also a large increase in the death rate for the past year, the number being one thousand one hundred and twenty-four, against seven hundred and ninety the preceding year. This, no doubt, was owing to the prevalence of influenza, as we found that during its absence the first half of the year the deaths were only three hundred and fifteen, and this included November and December, when influenza was beginning in the State; whereas, from December to June, which is inclusive of the worst part of the epidemic, the deaths from pneumonia rose to eight hundred and nine. We may, therefore, fairly charge the epidemic influence of *la grippe* with predisposing to pneumonia in a very well marked degree. Pneumonia was, however, not epidemic in any part of the State, but prevailed extensively along the coast counties and in the higher altitudes.

BRONCHITIS

Also showed the presence of influenza by an increased mortality, three hundred and eighty-seven deaths being ascribed to it. Of these, as in pneumonia, the greater number occurred between December and June. We find that the deaths among infants under five years of age numbered one hundred and seventy-four, while between forty and sixty years and over the deaths were one hundred and seventy-five, showing how prevalent and fatal the disease was among those that had turned the meridian of life.

DIPHTHERIA AND CROUP.

During the fiscal year 1889-90, the deaths from diphtheria numbered two hundred and twenty-five, which, added to one hundred and thirty from membranous croup, makes the sum total from these twin diseases three hundred and fifty-five, which is about one hundred and twenty-three less than the preceding year. These diseases were not very prevalent, no epidemic of them being reported. There is no doubt the mortality from diphtheria could be very much lessened if the public appreciated the importance of isolation, disinfection, and fumigation wherever these diseases exist. Dr. J. Renon, in a recent publication on diphtheria, regards it as being at first a local disease, afterwards becoming general; although Bretonneau and Trousseau inclined to the same opinion, it has not been generally accepted by the profession. However,

it is a point of wisdom to accept the theory so advanced by so recent a writer, as it can do no harm, and by prompt local treatment of the diphtheritic patch we may prevent the disease from becoming general.

Although the discovery of the contagion of diphtheria is not as yet satisfactorily demonstrated, there can be no question but that such a contagion exists; that it is propagated from the sick to the sound, not only by direct contact, but through a space which, according to Dr. Lancry, is very limited. Dr. Renon considers that the diphtheria microbe is developed in the soil, and is carried therefrom into the atmosphere, from which it is deposited on the surface of things—clothes, furniture, the human body, etc. It is thus seen how much the spread of diphtheria depends upon the care taken of those affected. Prompt measures taken with the first case may save a community from a severe epidemic of the disease; and proper sanitary care of the soil and surroundings of the dwellings may prevent the development of the microbe.

WHOOPING-COUGH,

Although extensively prevalent in many parts of the State, caused but fifty deaths, which is a decrease from the previous year. The disease reported was of a mild character, and spread very slowly.

SCARLET FEVER

Was noticed in sporadic form throughout the State. It was of a mild type, without tendency to become epidemic. It caused only thirty-five deaths, which is convincing evidence of the mildness of the disease. The largest number of deaths was in October, November, January, and May, twenty of the decedents being under five years of age.

MEASLES

Was almost entirely absent from the State until the fall of 1889, when one death occurred in San Francisco in August. No other death was reported until January, 1890, when the disease became prevalent in San Francisco; from that time until June 30, 1890, thirty-nine deaths were reported from it, thirty-two of them being children under five years of age. The prevalence of the disease since January has been observed in many parts of the State, but the type has been very mild, and the number of adults attacked was limited. The most fatal complication observed was capillary bronchitis in children of tender years, which will account for the mortality being chiefly confined to this class of patients.

SMALLPOX,

We are happy to say, was entirely absent from the State during the fiscal year, and we hope, by the operation of the law making vaccination compulsory upon all children entering the public schools, to throw such a safeguard over the entire State that such a disgraceful thing as an epidemic of smallpox will never again be experienced in California. Of course, this will depend upon the completeness with which the law is carried out. If School Trustees, through indolence or ignorance, neglect their duty and permit the law to be evaded, then can we look to

no such immunity from disease; but if the guardians of our public school system do their duty honestly and completely, we need not fear an invasion of smallpox extending much beyond its seat of commencement.

CHOLERA INFANTUM

Caused one hundred and eighty-three deaths, all but one being under five years of age. The greatest mortality was from June to November, and the largest mortality of any one month was June, 1890, when fifty-one deaths were reported. There were several very warm days in June, and it was noticed that whenever a warm wave came down the valleys, the summer diarrhoea of children immediately increased in frequency in those places.

DIARRHŒA AND DYSENTERY,

Although quite prevalent during the summer months, caused but one hundred and fifty-one deaths. The greatest mortality occurred in September and October. These diseases were of a mild character without any epidemic tendency, and, as a rule, easily controlled by suitable remedies.

TYPHOID FEVER.

The mortality from this disease was almost the same as for the previous year, three hundred and fifty being the number. In 1888-89 it was three hundred and fifty-two. This is quite a small mortality when we consider the number of precincts heard from. If to these deaths we add twenty deaths attributed to *typho-malarial fever*, we have an aggregate of three hundred and seventy deaths from these diseases. The largest number of deaths occurred during the winter months, from October to January.

REMITTENT AND INTERMITTENT FEVERS

Were reported to have caused forty-three deaths, which is a very limited mortality for paludal fever, and indicates that our types of malarial disease are, as a rule, mild, and without that perniciousness that is so often observed in the fevers of the Southern States.

CEREBRO-SPINAL FEVER

Is credited with one hundred and three deaths. All were sporadic cases, and occurred in different parts of the State. One half of these deaths being in children under five years of age, the correctness of the diagnosis of cerebro-spinal fever is open to some doubt.

MENINGITIS.

Two hundred and sixty-one deaths were reported under the head of meningitis, inclusive of the tubercular variety. One hundred and sixty-five were under five years of age. The probabilities are, therefore, in favor of the presumption that the majority of these were of the tubercular form of disease, although the purely inflammatory form is more frequently found in young children than is generally supposed.

In this partial review of the principal causes of death during the fiscal

year 1889-90, it will be observed that the purely zymotic diseases, so called, were fatal in less than 10 per cent of the total mortality. This indicates that these diseases were of a mild character generally, and much limited in extent.

LEPROSY.

Although no fatal case of leprosy was reported to this Board, your Secretary has been made aware of many cases being recognized in the State from the frequent inquiries made to him as to what disposition the counties harboring them could make for their care or disposal. Of course the only reply possible was to isolate them, and that each county must take care of its own lepers. As a rule these people were surreptitiously shipped to San Francisco, under the belief that that city had a leper hospital, and that it was supported by the State.

In the valuable paper on leprosy contributed to this report by the President, Dr. Orme, it will be seen how leprosy is gradually diffusing itself, and how necessary it is that some means be adopted to arrest its spread. We believe it is the duty of the State to do this, by providing a State institution for the care and treatment of these people, and most respectfully submit to your Board the suggestion of having a bill introduced at the coming session of the Legislature providing for the erection and maintenance of an hospital for lepers, where all those now scattered throughout the different counties could be gathered together and isolated from their fellow men. This would meet with the approval of every citizen who gave the matter a moment's thought, as the amount of tax levied to provide for this institution would not cost each county one tenth of what the provision for the case of a single leper would if he had to be isolated and provided for by the county. There is a case now in one of the southern counties, where the Supervisors had to erect and furnish a small house for his accommodation, provide a man to watch it, lest the inmate might escape quarantine, and feed and take care of both at the county's expense. There is only the one leper, so far as discovered, in the county. It cannot get rid of him, as he is a white man of some standing in the county, and yet he must not be allowed to attend his business or mingle with the public, lest he infect others. This county will send a strenuous advocate of a State Leper Hospital to the next Legislature, and if other parts of the State who have lepers to support will give their earnest aid, this humane and needful object can be obtained.

OUR CORRESPONDENTS.

Our last report showed an increased number of the correspondents to this Board. I am now happy to state that these have still further been augmented by the establishment of so many local Health Officers, whose reports enable us to present to the Legislature this record of what your Board is doing to augment the public health. The information afforded by our correspondents regarding the prevailing diseases in different parts of the State is very valuable. Through them we are enabled to watch the course of disease and ascertain at once any threatened danger by epidemics; they also enable us to determine the probable condition of the public health. From the reports received during the past two years we are confidently enabled to say that two more disastrous years for the welfare of the medical profession never happened in the State. In

the words of many of them, "There was no sickness worth reporting." This, though disheartening to the doctors, speaks well for the healthfulness of the State. We may, as a Board, perhaps take a modicum of credit for this condition of affairs. The establishment of local Boards of Health at its instigation; the appointment of Health Officers; the faithful performance of their duty; their valuable advice in sanitary matters to their constituents; their watchful care to stamp out contagious disease before it got a decent foothold, and the growing belief that sanitary science is not only a matter of public interest but of pecuniary profit, has combined to place our State upon a firm basis of sanitary reform. When our Legislature at its coming session amends our health laws and gives our Board a little more executive power, keeps our contagious disease fund replenished, and evinces the same interest in forwarding the views of the Board as it did during its last session, we may look forward with renewed assurance to our State's prosperity in all that appertains to its public health; and in this connection we cannot conclude this report without calling your attention to the marked aid given to the Board by

THE PRESS.

Without the aid of this magnetic molder of public opinion, your Secretary feels that his efforts in diffusing sanitary knowledge and sanitary requirements among the people, would have been comparatively futile. To its aid we owe in a great measure the success we have attained in an advisory capacity. It has, by its influence and in its columns, sustained us in every proposition for the public good; it has given free and general distribution to the "remarks" made in our "Monthly Circular," and has dealt leniently with us in its criticisms of the short comings necessarily imposed upon us, owing to the imperfect condition of our registration. We have to thank the press for its generous help in having our health laws amended; in having our Government quarantine stations erected; in showing to our legislators the indispensable necessity of having a contagious and infectious disease fund always on hand for the use of the Board whenever necessity arises for its use, and we look forward to its help at the next Legislature in having a State Sanitary Inspector appointed, a leper hospital erected, and, as important as any, a State Veterinary Surgeon appointed to take cognizance of the contagious and infectious diseases of cattle and horses that are now threatening to become epidemic in the State, to the imperilment of the health and lives of our citizens, and the great pecuniary loss of those engaged in the cattle industry. The frequency with which tuberculosis is now found among our dairy cows cannot but cause the utmost alarm among all classes of the community, as it has been indubitably shown that this dreadful disease, so universally fatal, can be communicated to the human family through the milk abstracted from a consumptive animal.

In this connection we would ask the public to read carefully the report of the veterinarian appointed by the Government to look after the cattle disease in this State, which we publish in this volume. It will then be seen that the necessity for the appointment of a State Veterinarian is urgent, and we look forward with confidence to the aid of the press in the efforts to be made by this Board to accomplish this most important

means of preserving our rising generation and the public generally from disease that is wholly preventable by proper legislation.

In concluding this report as the executive officer of the Board, I desire to acknowledge, with thanks, my personal obligations to my fellow members for the valuable assistance they have rendered me in the discharge of my duty, and for the counsel given so cheerfully in every emergency. I also desire to return my personal thanks to the gentlemen who have so generously contributed to this volume some original papers on leprosy, yellow fever, and other matters of sanitary interest to the public. Also, to our efficient and zealous Signal Service Officer, Sergeant Barwick, for his valuable meteorological services, which cannot fail to be interesting to all seeking California as a health resort. The State is indebted to Sergeant Barwick for his valuable report on our climate as a reliable exponent of its varied features and its suitability to all constitutions. We also submit the report of our fellow member, Dr. C. A. Ruggles, appointed by Governor Waterman as a committee of one to visit and report upon the charitable institutions drawing State aid. We also append to this report the expenses of the Board for two years, and also the expenditure for quarantine purposes, vouchers for which will be found on file in the Controller's office. We also append all the reports received from our County Hospitals, which are not as full or complete as they should be. We have likewise added the names and addresses of our correspondents, to whom we are indebted for the means of compiling our mortuary statistics. We also add, as a matter of interest, the *remarks* appended to our monthly circular; giving every month for two years the monthly deaths, the prevailing diseases, and such sanitary remarks as the occasion called for at the time.

All of which is respectfully submitted.

GERRARD G. TYRRELL, M.D.,
Permanent Secretary of the California State Board of Health.

REPORT OF COMMITTEE ON ORPHAN ASYLUMS AND ALMS-
HOUSES DRAWING AID FROM THE STATE.

SAN JOAQUIN COUNTY HOSPITAL.

August 1, 1889, I visited the County Hospital of San Joaquin County. I was very courteously received by Mr. Charles Ward, the Superintendent, who afforded me every facility for a full and thorough examination of the institution. The hospital building is wooden, large, and commodious, and well adapted to the purpose intended. The wards are large and well ventilated by transoms, windows, and wall ventilators. The air is only tolerably good, it having too much of what is called "institution smell," owing, I think, to an imperfect system of sewerage. The institution is pleasantly located on the eastern border of the city of Stockton, far enough from the city to avoid the noise and turmoil, and yet easily accessible. The supply of potable water is obtained from deeply bored wells, cased with iron tubing, which effectually shuts off all possible surface contamination from cesspools and drains. It is abundant in quantity and excellent in quality. The building is well protected against fire, being connected by a large main with the city waterworks, and well furnished with hydrants and hose. At the time of my visit, there were seventy persons in the institution over sixty years of age, receiving aid from the State. From a personal interview with them, I find them well clothed, and as happy and contented as could possibly be expected under the circumstances. Upon a very careful and critical examination, the food was found to be of most excellent quality, no better bread to be found anywhere. The beds and bedding were subjected to a very rigid inspection, and were found to be very good, perfectly clean, and very comfortable. The clothing was all sufficient and good. That aristocratic feeling which I noticed last year, that the State patient was superior to the county patient, fostered by being allowed to occupy apartments separate from the county patients, has been effectually dissipated by a thorough commingling of both State and county proteges, so that idea of superiority no longer exists.

The sewerage is very bad. The waste is collected in a cesspool, and in spite of all efforts to prevent it, I am perfectly satisfied that sewer gas does get into the building. I have most earnestly called the attention of the Board of Supervisors to this bad condition of sewers, and am assured that active measures will be immediately instituted for its remedy. Hard work, privation, and in a majority of cases dissipation, have so run down the physical condition of these wards of the State, that the only opportunity of being serviceable to these unfortunates is in palliative rather than curative treatment. The county is very liberal and generous in providing care and attention for these people. The best of medical attendance is procured for them in the appointment of Dr. Gibbons, who visits them daily and as often as required. The total number of inmates is one hundred and four, for whose care one Superintendent and fourteen subordinates are appointed.

STOCKTON INSANE ASYLUM.

On August 1, 1889, I made an official visit to the State Insane Asylum at Stockton. The Superintendent, Dr. Rucker, courteously received me, and afforded me every opportunity for a close and thorough investigation of the institution, personally attending me through the buildings, showing and explaining everything desirable to know. The first thing that forcibly and very unpleasantly impressed itself on my mind was the overcrowded condition of the institution. There are nearly one thousand six hundred patients confined here, when by actual calculation, by measurement of cubic air space, there should be only about one thousand two hundred persons. If legislation is necessary to give a Chinaman five hundred feet of cubic space, surely these unfortunates deserve and should receive like attention. Since my last report, in which it was suggested that the medical staff was too small, an additional physician has been appointed, and arrangements have been made so that all the medical officers shall reside on the grounds, thus removing all possibility of an accident or sudden sickness occurring without access to immediate relief.

By means of the liberal appropriation of the last Legislature, very great and much needed improvements are being perfected. The south wall of the Female Department, that allowed the dampness to percolate through the porous brick, rendering the inner walls and ceiling in such condition as to produce much discomfort, as well as being dangerous to the health of the patients, has been painted with many coats, and that trouble has been averted. The air shafts alluded to in my last report, which terminated in the attic of the female asylum, have been carried through the roof, and the possibility of poisoning the sleepers there with foul air collected from the lower wards has been stopped. Proper representation having been made to the Directors that the extensive piggery maintained by the institution was an intolerable nuisance, endangering the health and disturbing the comfort of the neighbors near the institution, as well as depreciating the value of contiguous property, it was abolished, and by contract the swill is carried away from the building, thus, in that respect at least, very much improving the sanitary condition. The ventilation is tolerably good; in the older buildings it being by doors, windows, and transoms. In those built later it is first class, with all the modern appliances for carrying away bad air, and furnishing fresh and good. The sewerage system, as at the present time arranged, is not good. The plumbing of the older buildings is in a bad condition, much worn, and should be replaced by better and more modern apparatus. Much money has been expended in experimenting on an irrigation sewerage system, without the anticipated success. A contract has been let for constructing an output for all the sewage, which bids fair to be successful. I find the halls, sleeping-rooms, and dining-rooms in excellent state, all scrupulously clean, beds and mattresses good and comfortable, sheets and spreads and pillow cases snowy white, showing great care and attention in that line.

I made a very rigid inspection as to the food supply, visiting the bakery and kitchens. The flour used is extra in quality; the bread made from it is as good as can be found anywhere—sweet, light, and very nice. The meats are furnished by contracts, and are critically inspected by the proper officers before being received. Those that I saw were of

excellent quality in every particular. Upon visiting the kitchens, I found them in as good order as one could wish—neat and clean. The victuals were well cooked and in abundant quantities. A large dairy barn has been constructed, affording accommodations for seventy cows, thus enabling the management to furnish at a very small cost an abundant supply of milk, good and true, so much needed in an institution of this size and character. Large and commodious exercise yards have been constructed, in which the female patients enjoy the fresh air and apparent freedom from restraint. This plan should be continued, as it is productive of much good.

Many of the patients are very expert with the needle, and their work in embroidery is very fine and should be encouraged, as it serves as a means of diverting their minds from their gloomy surroundings into a more pleasant and cheerful channel.

The employment of the patients in workshops should be maintained to as great extent as possible, consistent with safety, as the importance of some properly adopted form of occupation as a means of cure cannot be overestimated, and the evil of the condition of idleness cannot be to fully condemned, many of the patients desiring to work, and take pride in showing willingness and ability to do so.

A close and thorough examination into the mental condition of the large number of persons confined in this institution, forcibly impressed me with the idea that there were more patients here than should be. It appears to me to be necessary that the people should be educated up to the fact that insanity is a disease, and that an insane hospital is a place for the treatment and cure of that disease, and not a receptacle for chronic demented, drunkards, and fools, sent there to avoid care and trouble to friends, and expense to the several counties whence they came. In fact, quite a considerable number of the inmates should be in county almshouses, and rigid legislation should compel a closer examination into their mental condition previous to commitment, so that the institution should not be burdened by those who should be cared for elsewhere.

HOME FOR FEEBLE-MINDED CHILDREN.

August 6, 1889, I visited the Home for Feeble-Minded Children at Santa Clara. As my visit was unexpected, I found everything in its natural daily routine. I was very cordially and courteously received by the Superintendent, Dr. Osborne, and his wife, who is Matron. Every possible facility was given me for a full and thorough examination of the institution and its inmates. There are one hundred and five persons at present here. The too much crowded condition of the building at once presented itself to my judgment. Were it not that probably larger and more commodious buildings will soon be erected, too strong condemnation of the present arrangement could not be uttered. The ventilation is by windows, doors, and transoms, and when the nature of the class of inmates in the building is considered, with the many involuntary accidents continually occurring, I think the system of ventilation is put to a very severe test, and is very successful. The closets were in excellent condition, freely flushed, all well trapped, very clean and free from odor. The dormitories were well ventilated, affording about five hundred cubic feet of air to each occupant, were neatly kept and per-

fectly clean. The bedsteads were of metal, and supplied with straw and hair mattresses; the sheets and pillow cases snowy white; blankets and counterpanes sufficient for comfort. I made a very thorough and severe examination as to the character of the food and the manner of cooking it. The flour is of the very best quality, and the bread made from it cannot be excelled in any place. The meats are of an excellent grade and quality, in sufficient quantity and well cooked.

The clothing of these poor unfortunates was everything that could be desired. The laundry, with its many modern improvements, is very severely taxed on account of the peculiar condition of this class of persons, yet it is all that could be required of it, so much so that I think the cleanliness of the clothing is quite remarkable. My attention was particularly called to the sewerage system of the institution. An imperfect plan of sewerage is worse than none, for by it we are lulled into false security.

The plan here adopted is as perfect and as good in design as the situation of the institution will permit. All the old plumbing had recently been removed from the building, and new work of the latest improved pattern substituted. I find this work to be not only mechanically, but hygienically first class. A Springfield gas machine has been recently set up, and affords not only a better light, but will prove a better safeguard against lamp-explosion and fire. The water supply is good and abundant, being pumped by a six horse-power steam engine into large tanks, thence distributed throughout the buildings and grounds.

The Home has been particularly favored by exemption from any epidemic or contagion. Even the diseases incident to childhood have been notably absent. When we consider the crowded condition of the dormitories, and the inferior, weakened vitalities of the children, too much credit cannot be given to the Superintendent and subordinates for the vigilant enforcement of the strictest cleanliness of person and quarters, by which in a very great measure disease has been averted. I most heartily indorse the sentiments and opinion of the Superintendent, Dr. Osborne, on the subject of epilepsy and the necessity of larger accommodations for this unfortunate class of patients. The most reliable authority says that in fully 60 per cent of all feeble-minded children could be traced the existence of epilepsy itself or as a complication. The epileptic should be segregated, and given close attention and special treatment.

It should be by itself on account of the dreadful, distressing, and frightening influence on those who would be compelled to witness the violent spasms and terrible contortions of the poor sufferer. I speak in the highest terms of commendation of the efforts of Dr. Osborne to thus separate them by placing them, especially at night, in wards or dormitories by themselves, with suitable attendants to look after them. As to the treatment of them from a medical point of view, the good results fully justify the variation from the usual orthodox plan. Too much attention had been paid to medicine and too little to hygiene; trusting too much to bromides, and too little to bathing, massage, and dieting, and the favorable results of this plan adopted by Dr. Osborne, warrant and justify a continuance of the same. It is much hoped that in the new buildings to be erected, especial accommodations, large and extensive, will be provided for the epileptic unfortunate, for there is no class that

deserves a deeper sympathy and a tenderer regard and pity than the epileptic.

INSANE ASYLUM AT AGNEWS.

August 6, 1889, I visited the Insane Asylum at Agnews, Santa Clara County. I regretted the absence of the Acting Superintendent, but was very kindly received by the Steward, who afforded me every facility for a thorough examination of the institution and its surroundings. The supply of water is everything that could be desired, both as to quantity and quality. There are seven flowing artesian wells, capable of supplying more than one million gallons every twenty-four hours. The water is pure and soft, and eminently fitted for cooking, washing, and drinking purposes. By a judicious arrangement of tanks, hydrants, and hose, and a well drilled fire department, the danger from fire is reduced to a minimum. The ventilation of the building is very good, which, with perfect cleanliness, renders the air all that could be desired. In passing from the outdoor air into any of the halls, where were sitting or walking many patients, no odor was perceptible, giving me thereby the proof of perfect ventilation. In bed-rooms, dining-rooms, and everywhere, I tested the efficiency of the method of ventilation and found it good.

The sewage of the institution is conveyed by an eight-inch vitrified pipe to the Guadalupe Creek, a distance of nearly a mile, far enough away not to be troublesome nor dangerous to the asylum, but must be very objectionable to residents in that vicinity. Attention should be given to those objections and a permanent sewer laid to the tide water of the bay, some four miles distant. I was much pleased with the method adopted to prevent any possible return to the building of sewer gas. The main pipe being connected with the tall chimney of the furnace, renders it very easy to dispose of any gas by its being consumed by the intense heat of the chimney.

The Hospital farm, containing two hundred and seventy-six acres, is judiciously divided into tracts for production of hay, fruit, and vegetables, and pasturage for dairy cows. I made a very extended and critical examination into the food supply. It was of first class character. The flour was of the very best quality; the bread was as good as could be made anywhere. The meats were good, freshly supplied in large quantities, and well cooked.

My visit being unannounced and unexpected, everything must have been found as kept in daily routine. I found the corridors, halls, and rooms in all their parts scrupulously clean. The beds and bedding in similar condition. The water-closets, sinks, basins, and urinals were in good, clean condition. It is very unfortunate, that on account of lack of appropriation, there is such an absence of fences and inclosures in which these poor unfortunates can have the very necessary outdoor exercise, as the continued confinement to the wards must necessarily be injurious to their physical as well as mental condition. I am informed that this matter will be remedied as soon as the appropriation is available. Much has been said by the daily press and others in relation to the sanitary condition of the location of this institution. I made a very careful examination of the patients, and diligent inquiry of the medical attendants, as to the presence of malaria and its injurious effects,

but saw nothing and heard nothing to warrant the belief that the location had any bad effects on the inmates.

STATE NORMAL SCHOOL, SAN JOSÉ.

August 7, 1889, I visited the State Normal School at San José. I made a very poor selection as to time for my examination, as it was vacation, and the building was in complete charge of the painters and kalsominers. As thorough an examination as was possible was made as to ventilation, water supply, and sewerage. The ventilation is good, all the modern and approved apparatus being used. The water supply is good in quality and abundant in quantity. It is pumped into tanks and made available for fire purposes as well as drinking use. The lavatories were in an excellent condition. The water-closets clean and tidy, well piped, and trapped. The sewage of the institution is well cared for, the system connecting with that of the city of San José.

STATE NORMAL SCHOOL, LOS ANGELES.

August 13, 1889, accompanied by Dr. H. S. Orme, President of the State Board of Health, I made a visit for sanitary inspection to the State Normal School at Los Angeles. We found everything in most excellent condition. The ventilation is very good. The rooms are large and airy, and well supplied with windows and transoms. The water supply is from the city waterworks, is very good, and abundant. The sewerage system is connected with the system of the city, and is good and effective. The lavatories, water-closets, and urinals are all kept in excellent, clean, and neat condition. As our visit was unannounced and unexpected, of course no opportunity was given for preparation, and I am free to give Principal More credit for having the building in his charge in a most excellent sanitary condition.

STATE NORMAL SCHOOL, CHICO.

August 22, 1889, I visited the State Normal School at Chico. I was here, as elsewhere, cordially received by Principal Allen and Vice-Principal Ritter, who afforded every opportunity for a very thorough and critical examination. It would have been unfair to have subjected this institution to a very rigid inspection, because it was in an unfinished condition—still being in the hands of carpenters, painters, and other mechanics. The building is pleasantly situated just on the outskirts of the town, very easy of access. The style of architecture is pleasing to the eye, and its internal arrangement very commodious and suitable for the uses for which it was designed. When the surrounding grounds are completely arranged, it will show great credit to the State, to the architect, and to the builders. The ventilation is as near perfection as it is possible to get it; it being accomplished by windows, doors, transoms, and air-shafts.

The rooms are all large, well supplied with light and fresh air. The lavatories and water-closets are in most excellent order as relates to piping and trapping, and so arranged that with very little trouble they are capable of being kept in a perfect sanitary condition.

The sewage is collected in a large cesspool situated at a considerable

distance from the building. Abundant arrangements can be made for the escape of sewer gas through shafts extending far above the house. I was much interested, as well as pleased, to find the water-closets in an annex sufficiently separate from the main building as to fulfill all sanitary requirements. From my many visits to the public institutions of the State, I am positively brought to this conclusion, that if this plan of the Normal School building at Chico was generally adopted by architects designing public buildings, much of the unsanitary and disease-producing agents would be very much avoided. The water-closets in many of our public buildings are too intimately related to the main house, and this institution might well serve as an example for future use as to what ought to be done and what can be done. The water supply is from the Holly Waterworks of the town. It is very good as to quality and abundant in quantity. I suggested that large tanks should be maintained, so that in case of an accident to the water-supplying apparatus, a certain amount would always be available.

STATE PRISON AT FOLSOM.

I visited the State Prison at Folsom August 24, 1889, and was very cordially and hospitably received and entertained by the Warden, Hon. Charles Aull. I made a very rigid examination of the prison, in which I was much assisted by Deputy Warden Robinson, who accompanied me and cheerfully showed me all and everything I desired to see. I am free to admit that I was prejudiced against the sanitary condition of this institution, as the oft-repeated assertion had reached my attention that the location of the prison was a very unhealthy one, and I was prepared to find both officers and convicts more or less affected by malaria and its concomitant diseases. Therefore, I was determined to give it the closest scrutiny and most rigid examination, and I freely admit in general terms that quite the contrary is the result of my inspection. The death rate is lower, and excuses from labor on account of sickness are less than in any public institution with which I am acquainted. I made a very close inspection of all the convicts, and I was most agreeably surprised by the total exemptions of sickly appearances. They all seemed hale, hearty, and well fed, and considering all the surrounding circumstances, I might say, happy also. The cells were inspected and were found in a very good condition—perfectly clean and well ventilated. In fact, all of the modern appliances have been utilized to give pure air in liberal quantities to corridors and cells. The raising of the wall four feet, and the addition of a row of apertures near the roof, has done very much to improve the ventilation, and in a measure to account for the healthful condition of the convicts. The fact that in an institution containing over five hundred persons, there is a hospital with only one patient, speaks volumes in favor of the perfect sanitary condition of this prison.

The beds were good and comfortable. The sewerage of the institution is not as good as it should be; but I am assured by the Warden that very soon much improvement will take place in that respect; the present clumsy system will be replaced by smaller pipes of ironstone, with all the proper traps and cut-offs, so that it will become impossible for sewer gas to enter the building.

The water supply is good and abundant, being pumped from the

American River and stored in tanks for distribution through the institution and the grounds.

I made a thorough examination into the food supply and the manner of cooking. The flour was excellent; the bread from it was found to be as good as could be found at any first class hotel. The meats were very good and well cooked.

NAPA INSANE ASYLUM.

August 28, 1889, I made an official visit to Napa, to make a sanitary inspection of the State Insane Asylum. I am under many obligations to Dr. Wilkins, the Superintendent, for the kind and hospitable reception extended to me; also to Dr. Hatch, Assistant Physician, for like courtesy shown by him. Every opportunity was afforded me for a close and rigid examination of the institution and its inmates. The first and very deep impression made on my mind was the wisdom of the Commissioners who selected the site of the Napa Asylum. Its nearness to San Francisco, the easy means of transportation to and from all important localities, the healthfulness of the climate, and the abundant water supply, all demonstrate the sagacity and good judgment of the locators. The institution is situated forty feet above the river, affording an excellent fall for sewage, the whole of which is utilized in an irrigation scheme. I was somewhat prejudiced against the plan of so disposing of the sewage, but upon a very critical examination into all its workings, particularly at the leeward side of the field thus irrigated, I am free to say that my opposition was speedily removed. By judicious purchases of surrounding tracts of land in rear of the institution the watershed has become extensive, and much labor, systematically conducted, has developed a water supply of unexpected quantity and of immense value. By the aid of this great supply of water the sewerage question is very simple. The continuous flushing of the sewer pipes has rendered the poisoning by sewer gas an impossibility. A reservoir for storing water for protection against fire has been constructed at a distance of a quarter of a mile in the rear of the building, and at an elevation equal to that of the clock in the central tower. It has a capacity of two millions of gallons. Large tanks for storing water are placed in each of the towers of the building, and thus the interior as well as the exterior of this immense structure is well provided with fire-extinguishing devices.

I was much surprised by Dr. Wilkins, who gave for my especial benefit an exhibition drill of the fire department attached to the institution. In an incredibly short time after an alarm of fire was turned in two large streams were being played upon the building at a pressure of sixty-five pounds.

As far as the destructive influence of sewer gas and fire are concerned, I think the water supply sufficient to antagonize both. A large dairy is maintained, affording a supply of milk sufficiently large for the institution.

The great supply of water for irrigation purposes allows the raising of much fruit and vegetables. Many fowls are raised, but not enough to supply the great demand for eggs, the monthly consumption being over one thousand dozen.

The food was most closely examined, and found in exceedingly satisfactory condition; the flour is extra in grade, and the bread made from it all that could be wished. The meats are thoroughly inspected before

reception, and what I saw were of first quality. The kitchens were visited, and found to be in excellent condition as to neatness and cleanliness. The ventilation is very good.

The air in halls, corridors, and sleeping-rooms is free from anything unpleasant or unhealthy. The water-closets and urinals are in first class order, the free supply of water rendering it very easy to keep them clean and free from any ammoniacal exhalation. The sleeping-rooms are in first rate order; the beds and mattresses very comfortable, and clothing was clean in every particular. I was much pleased to see so much outdoor exercise, both for physical and mental benefit, the apparent or supposed freedom from restraint doing so much to detract the patient's mind from the gloomy, melancholy surroundings to a more cheerful and pleasant atmosphere. My attention was called to the construction of the two infirmaries in which the insane, otherwise sick patients, can be comfortably kept outside of a ward of noisy patients and disturbing elements. The clothing of the patients, which is furnished by the State, is very good and serviceable. I have arrived at the same conclusion in regard to the crowded condition of this institution, as I did at Stockton. There are many here who ought not to be here, who should either be kept at home by friends, or in the hospitals or almshouses of the counties whence they came.

STATE PRISON AT SAN QUENTIN.

September 12, 1889, I visited the State Prison at San Quentin. On account of the illness of General McComb, the Warden, I was deprived of his valuable assistance in making my examination, but through the kindness of Dr. Durant, the Resident Physician, I was enabled to make my visit very satisfactory, as I was freely shown everything in and around the prison that was desirable or necessary to be informed about. The first thing that impressed my mind was the antiquated appearance of the buildings, and when I consider the fact that for nearly forty years they have been densely populated with all kinds and conditions of humanity, I could but think that, from a sanitary point of view, it would be a good thing for the State if these old affairs could be completely wiped out and replaced with newer and better ones. The greatest care and attention are very necessary to keep them in a decently healthy condition. As to ventilation and sewerage, all is done that can be done to make them efficient. The food is very good; meats and bread I think, from a personal examination, to be of first quality, and well cooked and prepared for the table. The bakery and kitchen were closely inspected, and were found to be in a very satisfactory condition.

It being the dinner hour, I was afforded an opportunity to examine personally each prisoner as he entered the dining-hall. The physical appearance of the majority was very fair, but of the many Mexican and Indian convicts, and not a few of other nationalities, I was convinced that confinement was doing them much injury. They exhibited a pulmonary and scrofulous condition that never does well in close quarters. After a very close and rigid examination of the condition of this class of convicts, and a free and full discussion of the subject with Dr. Durant, I was led to the conviction that in the cause of humanity, persons convicted of crime, previous to a sentence to a State Prison, should be examined as to the existence of any pulmonary disease, or a tendency to

it, by heredity or otherwise, and if such disease did exist or was likely to develop, such person should not be sentenced to San Quentin. I firmly believe that the unsanitary condition of the prison, together with its atmospheric surroundings, does much to develop tubercular disease, if it does not actually produce it. According to the report and experience of Dr. Durant, Mexicans and Indians suffer the most by this disease. They stand confinement very illy; more than one half of the hospital patients are of this class. In fact, the death report shows that for the fiscal year out of thirty-two deaths, fifteen were from consumption and six from scrofula. I cannot better express my convictions on this subject than by quoting the language of Dr. Durant, whose experience is large and extensive and of much value. He says: "The average of deaths is large, much larger than at Folsom, because we have a different element to deal with both in climate and material. While the climate at Folsom is warm and dry and preëminently suited to prolong the life of the consumptive, the moist climate of this place (San Quentin) militates against and causes death in a short time."

The State Board of Health, acting under those suggestions and convictions, has issued a circular letter to the Superior Judges of the State, requesting them in sentencing criminals to put these suggestions into practical effect. Much improvements have been made in arrangement and construction of water-closets by adding ventilators and giving them more effective flushing by an increased amount of water supply; so that the danger of contamination is much lessened. Very necessary improvements have been made in the bathing system, so that now there is no prisoner who does not bathe at least once a week, and some oftener. Great care and attention to cleanliness have rendered the general health fairly good. It is thought that the improved water-closet system has had much to do away, in a great degree at least, with the malaria with which they had to contend.

DEAF AND DUMB AND BLIND INSTITUTION AT BERKELEY.

September 13, 1889, I visited the Deaf and Dumb and Blind Institution at Berkeley. I much regretted that limited time compelled a hasty examination of this magnificent charity. I was cordially received by the Superintendent, Professor Wilkinson, who, with much earnestness and commendable pride, showed me over the buildings and brought me in personal contact with all the officers and scholars. The inspection of the inmates showed them to be in a most gratifying, healthy condition, there being at the time of my visit no sickness in the school. An epidemic of measles had visited the institution, following its usual course, and remaining as long as there was material to support it, but leaving no bad results. The most unfortunate of its results was the interruption of the school duties for over a month.

The water supply of the institution is very deficient, but it is hoped that by successful explorations by tunneling into neighboring hills and liberal appropriations by the Legislature, a water stratum may be struck which will furnish the much needed amount. The ventilation of the buildings, I might say, without exaggeration, is perfect. The most modern and improved appliances are in use, rendering the air as pure as it is possible to be. The school-rooms and dormitories are all large, airy, and well provided with ventilating apparatus. I was much pleased

with the great care and precaution taken, and means provided for escape if a fire should occur. Instead of the usual fire escapes, such as are commonly seen, stone towers at the ends of the dormitories inclose circular stairways of stone, by which, in case of necessity, the pupils may pass out of the building on the upper floors and reach the ground in safety.

A very good arrangement in the girls' dormitory attracted my attention. The dormitory was divided off into alcoves by wooden partitions that did not reach the ceiling, so that while a certain degree of exclusiveness and privacy was maintained, the free and full enjoyment of a plentiful supply of good, fresh air was not interfered with. While each girl had a private sleeping apartment, which she could decorate and make it as home-like as she desired, yet all of them are in the same room. I must heartily approve the plan of the air shafts in the walls, the air being heated and rarified in each shaft by a burning gas jet, by which a continuous current of cold air is maintained and the circulation made perfect. A very rigid examination of the food was made. The flour was extra in quality, the bread nice, light, and excellent. The meats were of the very best kind, with an accompanying amount of vegetables of the season.

The kitchen is a model of neatness and adaptation to its intended purposes. Connected with the institution is a gymnasium, well supplied with Sargents' apparatus. Much good is derived from this branch of exercise in strengthening and developing the physical condition of the pupils. The water-closets, urinals, and lavatories are in first class order, the plumbing in excellent condition, and the whole so arranged as to be separate from the building, thus rendering it almost impossible for sewer gas to enter the house. The system of sewerage is connected with that of the town of Berkeley. The sleeping-rooms are all well supplied with spring and hair mattresses, with blankets and sheets and pillow cases, neat and clean. Quite extensive additional improvements are in progress, and when complete the great usefulness of this grand charity will be much increased. In conclusion I wish to say that, though my duty was simply to inquire into the sanitary condition of the institution, I was much interested by the exhibition of the proficiency in the different exercises, as shown me under direction of Professor Wilkinson, and it affords me much pleasure to say that from a sanitary standpoint it is the model institution of the State, in which every citizen would take pride if visited personally, instead of relying upon official reports of others.

Respectfully submitted.

C. A. RUGGLES, M.D.

REPORT OF DELEGATE DR. C. A. RUGGLES TO NATIONAL CONFERENCE OF STATE BOARDS OF HEALTH.

To the President and members of the State Board of Health of California:

GENTLEMEN: With a high appreciation of the honor conferred upon me by my election to represent you in the National Conference of State Boards of Health, I most respectfully report that I attended the conference held at Nashville, Tenn., May 19, 1890. It met in the Senate chamber of the Capitol building at 10 A. M. Monday. On roll call eighteen States were represented. I am assured that an increased interest is being manifested in these meetings by sanitarians, as this was the most interesting and best attended conference since its inception. After the introductory address by the President, Dr. McCormack, of Kentucky, the regular order of business, which was printed and placed on the desk of each member, was entered upon.

The first proposition was that offered by the State Board of Health of Michigan, relating to the best method of disseminating public health knowledge. Nearly all of the members participated in the discussion. While all admitted the absolute necessity of our annual and biennial reports for historical and statistical references, yet it was generally conceded that the public should be more and better educated in the knowledge of those diseases of contagious nature, such as diphtheria, scarlet fever, and smallpox, both as to their character and manner of transmission, being an endeavor to prevent rather than to cure. The absolute necessity and practicability of thus reaching the masses were ably discussed, and while there was no attempt to disparage or belittle the present means of communication with the public by most State Boards of Health, the general opinion was that more could and ought to be done. Among the many good things suggested, the most feasible was the frequent issuance of small pamphlets or articles on such diseases as might at the time be prevalent. The local press was highly and very deservedly spoken of as an excellent medium through which much important information and instruction could be communicated by members of local Boards of Health in a sanitary column of the daily or weekly papers. Particular stress was placed upon the point of instructing the people how to properly disinfect after the prevalence of any of these contagious diseases. The great good derived from holding sanitary conventions under the charge of the State or local Boards of Health was very impressively mentioned, and a continuance of them advised as a means of promoting and developing popular interest in sanitary matters.

Quite an animated discussion ensued on the Interstate Quarantine law, approved March 28, 1890. Much was said that I think had better not have been said. It was finally concluded that much good judgment would be necessary to prevent confusion and unpleasant collision among State Boards of Health.

Proposition No. 4 was: "What steps should the United States take to

prevent the introduction of leprosy into this country?" At a former conference a special committee, consisting of Drs. Lee, of Pennsylvania, Bryce, of Ontario, Canada, and Hoegh, of Wisconsin, was appointed, to which was referred the general subject of leprosy. Dr. Lee, Chairman of the committee, read a majority report, holding that leprosy is contagious, and declared as a damnable heresy the dictum of the Royal College of Physicians and Surgeons of Great Britain to the opposite effect. Dr. Reeve, of Wisconsin, in the absence of Dr. Hoegh, read a minority report, advancing the opinion that the danger of contagion was very much exaggerated in the majority report, and that it was not sufficiently great to justify resorting to such unnecessarily harsh and severe measures which so disregarded the ordinary rights of diseased individuals.

By permission, I read copious extracts from an extensive and exhaustive paper on the subject, written by Dr. Orme, President of the State Board of Health of California, which confirmed and indorsed the sentiments expressed in the majority report in every particular. Nearly all the members participated in the discussion, and the conclusion finally arrived at was that the State and local Boards of Health could be safely intrusted with the care and regulation of the disease, and that the action of the United States Government in the premises was sufficient.

Proposition No. 5, relating to the use of moisture and sulphur burned for the purpose of disinfection of rooms after the occurrence of diphtheria, scarlet fever, and smallpox, was ably and fully discussed, and the preponderance of opinion was in favor of using a spray of moisture with burning sulphur for the aforesaid purpose. But Dr. Rutherford, delegate from Texas, and State Health Officer, who had had a very extensive opportunity for observation on the Rio Grande in his official attendance on smallpox, expressed his positive and complete want of confidence in the proposed method of disinfection. He relied wholly and entirely upon fire and chlorine gas, obtained very easily and cheaply from black oxide of manganese, common salt, and muriatic or sulphuric acid. To which statement I most cheerfully and emphatically gave my indorsement, founded on an experience of many years as Health Officer of Stockton.

Under the head of miscellaneous business I offered the resolution passed by this Board of Health, in which it was deemed advisable that the conference of State Boards of Health hereafter should hold its annual session in connection with the American Public Health Association. I advocated its adoption to the best of my ability, but, excepting the State of Maine, California was alone in the advocacy of the resolution, the conference declining to agree to it. So, for the present, its meetings will be held simultaneous with the American Medical Association. The policy of such union I very much question. I think an institution of the importance of the National Conference of State Boards of Health, with its grand capabilities of doing much good in sanitary matters, should command respect and interest sufficient to go alone and independent of any and all other institutions. The greater naturally absorbs the lesser, and I was forcibly and painfully made aware of that fact at our May meeting.

There was a disposition to hurry matters, as if a prolonged session might possibly interfere with the interests and welfare of the larger body. The query presented by this Board, "How to prevent the contam-

ination of potable water?" was discussed by many of the delegates, as much as the limited time would allow, and no definite conclusion was arrived at. Dr. Bryce, of Ontario, Canada, read an exceedingly interesting paper, entitled, "Preservation of our Forests as a Sanitary Measure." It elicited much interest, and was referred to a special committee, who reported and recommended, among many other good measures, that this conference respectfully urges upon the Sub-Committee on Forestry, of the Committee on Public Domains, of the Congress of the United States, to pass such laws as shall check the reckless destruction of trees on public lands.

While en route to Nashville, I received, what I deemed very reliable information, that at Las Cruces, near the border line of Arizona, there existed quite an extensive number of cases of smallpox. That the authorities were taking no precautions against the dissemination of the disease. That the Mexican population took no method of avoiding it, or care about spreading it.

As that locality was near the line of railroad going through Arizona by two entrances to California; as Southern California, particularly Los Angeles City and County, had been but a short time previously visited by an epidemic of that disease, which the health authorities believed to have arisen from the same source, which was finally stamped out at an expenditure of much money, and with a very great loss to the business relations of that city, I believed it my duty to notify the State Board of Health of this exact condition of affairs, at the same time advising the placing of Inspectors at border line of Arizona and New Mexico, where the Atlantic and Pacific and Southern Pacific enter Arizona.

As soon as the conference at Nashville adjourned, I hastened to Washington and placed what I believed to be the exact condition of affairs before President Harrison and Surgeon-General Hamilton, U. S. Marine Hospital Service. I received from both gentlemen an assurance that all possible relief and assistance would be immediately rendered.

I wish to make mention of the valuable assistance I received from Congressmen Biggs and Clunie, who accompanied me to visit the President and Surgeon-General, indorsing by their official positions all I might ask for to protect California from a repetition of an invasion of smallpox, which but recently had cost so dearly to eradicate.

Respectfully submitted.

C. A. RUGGLES, M.D.

REPORT OF INSPECTOR OF CATTLE DISEASE IN SOUTHERN CALIFORNIA.

SAN FRANCISCO, December 17, 1888.

DR. G. G. TYRRELL, *Secretary State Board of Health, Sacramento, Cal.:*

In compliance with instructions from you as representative of the State Board of Health, and Dr. D. E. Salmon, Chief of the Bureau of Animal Industry, I proceeded to investigate the outbreak of disease among the cattle of San Diego County, and have the honor to submit the following results of my investigation:

On arrival at San Diego I found that my written orders, etc., from Washington had not yet arrived, so I thought it the better plan to inform myself on the following points:

First—The direction in which the said diseases were supposed to exist.

Second—The ranches on which said cattle were supposed to be dying.

Third—The health and condition of cattle, etc., in San Diego City and its surroundings.

In the course of my inquiries I came in contact with the following gentlemen, and elicited the appended information:

The first gentleman I interviewed was Mr. George Sellwyn, of the firm of Sellwyn & Alison, wholesale butchers. He said: "I have been twenty-three years in this county, and have known of the existence of disease in this county for the past sixteen years, being worse in the last three or four years in the neighborhood of San Diego. Some seasons the disease predominates in one locality more than in another. This year, 1888, the disease has manifested itself, principally, at Warner's Ranch. This ranch is owned by ex-Governor Downey of California." He also stated that cattle brought from the mountains in the interior of San Diego County during the dry season of the year, to San Diego City, or any part of the coast, are, from ten to fifteen days after arrival, subject to disease. The disease is of frequent occurrence, and the cattle are slaughtered and used for consumption. He next described the symptoms of this disease, and the post mortem lesions, both of which correspond to those of anthrax and southern fever, but more particularly the latter.

In the course of conversation I obtained the following information about the hogs: He stated that a disease among hogs made its appearance about two years ago in the pens around the slaughter houses, although the disease has not been so marked, and the mortality less during the last six months. In 1887, Mr. Sellwyn said the mortality reached the enormous number of one thousand head. I asked him if the disease existed at the present moment, and he said he suspected it did. We then drove out to some hog pens near his slaughter house, and I found some hogs running around loose which exhibited symptoms of the last stages of swine plague, and others in the pens with the characteristic cough. At my request Mr. Sellwyn slaughtered one, and I made

an autopsy, finding the post mortem lesions those of swine plague. I recommended that he, Mr. Sellwyn, should destroy the whole of the hogs, which belonged to a man to whom he rented the premises.

Mr. Sellwyn further remarked that big-jaw, or actinomycosis, was occasionally seen, and that black-leg, or symptomatic anthrax, was very prevalent a few years ago, but of late years it has been on the decline. Scab in sheep is very prevalent. Mr. Sellwyn stated his annual loss from the prevalent cattle disease was \$500.

The next gentleman I interviewed was Mr. Hardy, wholesale butcher, San Diego. He informed me that he shipped some cattle in April and May, 1888, to San Diego, and pastured them in the El Cajon Valley, fifteen miles from San Diego; the cattle appeared healthy until the month of August, when about 2 per cent died. I am informed that the remainder of these cattle were slaughtered in San Diego.

Mr. Hardy also informed me that Mr. Stratton's cattle, also in the El Cajon Valley, began to die, when he sold the remainder to him (Mr. Hardy), who found, on slaughtering them, that two were diseased, the spleens being three times their natural size, and of a dark color on section. The livers were of a brick-red color, and covered with yellow streaks like straws laid across. The kidneys were also diseased, and the flesh when dressed was of a bright yellowish red color.

Mr. Hardy further stated that at least 50 per cent of the cattle within from ten to thirty miles from this coast, in San Diego County, take this sickness, and about 20 per cent of the sick animals die, and the disease appears to be worse between the months of July and December.

When asked about swine plague, Mr. Hardy corroborated Mr. Sellwyn's statement, and stated that he himself, about eighteen months ago, lost between five and six hundred hogs, which he valued at \$2,500.

The next gentleman was a Mr. Cassidy. He stated that he had sold his ranch in 1887, but during the preceding ten years his average mortality was about 20 per cent, the money value of which was about \$1,000 per annum. He also mentioned the fact that one year his cattle died, and his neighbors' did not, although they were only separated by a wire fence, and that next year his neighbors' died and his did not. Mr. Cassidy also observed the fact that cattle brought from the north to this county do not thrive, but that calves and yearlings thrive and do well; also, that mountain cattle brought to the coast die, but that coast cattle taken to the mountains do well.

The next gentleman was Thomas Alvarado, from Rancho Mons-Errupe. He noticed disease on his ranch about ten years ago, and it was, in his opinion, brought in by cattle from Lower California and Mexico. He lost about sixty head last year, and his neighbor, H. H. Green, lost over one hundred head. The cause of death, in his opinion, was due to southern fever. He first noticed this disease about eighteen years ago, directly after Judge Weatherby brought in two hundred cows from Arizona, and gave them to C. Thomas, on shares, at the Hemit Valley. In his opinion, since that importation the disease originated. His brother, D. Alvarado, of Cuero, lost over sixty head last year, and considered his losses due to southern fever.

My written instructions having arrived, I left next day for Warner's Ranch. I may here state that I had the greatest difficulty in getting my questions answered, and a good many of the answers were calculated to mislead and perplex me. It was almost impossible in many

instances to ascertain any data. On arrival at El Cajon I heard that there was at present no deaths nor sickness among the cattle. On the Santa Marie Ranch I found they had lost a few head, and here I interviewed a Mr. Johnstone, who lives seven miles above this ranch, and he informed me that he had, in 1883, lost twenty head of cattle out of a total of sixty head, and attributed his loss to southern fever. I arrived at Balleno, and left next morning for Warner's Ranch, and on my way I passed through the Santa Ysabel Ranch, which adjoins Warner's, and I found they had lost nine or ten head of yearlings with black-leg.

On arrival at Warner's Ranch, I found Mr. Linton, the manager, was not at home, having gone to Julian, intending to continue his journey next day to San Diego. In course of conversation with one of his men, I was informed that they had lost over one hundred head, and also that they had ceased dying a few days before my arrival, and shortly after the first frost, and therefore I could not hold an autopsy. I decided to go on to Julian and see the manager, so that I could personally interview him. Mr. Linton confirmed the statements made by the man I had seen in the morning; he also added that he purchased and brought some cattle from the San Felipe Ranch, which adjoins the Warner Ranch. A little later ex-Governor Downey of California, and owner of the Warner Ranch, bought four hundred Chihuahua steers, shipped from Mexico to Colton by a man called Skusenbach, and said cattle were delivered by the aforesaid Skusenbach on the Warner Ranch, and a short time after their arrival the natives began to die. Mr. Linton ascribed as the cause of their death, the arrival of the San Felipe cattle. I found out, however, that the other half of the San Felipe cattle, which were bought by Jos. Marks, of Julian, and removed to San Bernardino, remained perfectly healthy, and as yet have caused no disease among the cattle at San Bernardino; whereas, some of the San Felipe cattle on the Warner Ranch died, as well as some of the Warner Ranch stock, shortly after the advent of the four hundred steers from Colton, none of which died.

Mr. Linton said the fattest and best animals went first, while others lingered for days, some of which recovered. On opening some of the dead cattle, he found the spleens enormously enlarged, and the livers enlarged and of a brick-red color, and the gall bladders enormously distended and full of dark green inspissated bile. He said there was an absence of any dark stain to the flesh, which was, if anything, brighter than usual. The Indians and half-breeds devoured the flesh of all that died without as yet having experienced any bad effects, which, in my opinion, could scarcely be possible had it been anthrax, as Mr Linton was inclined to think. Mr. Linton owned to having lost one hundred head, but I am inclined to think he underestimated his loss, as his nephew informed Mr. Bishop, his neighbor, and one of his men, who informed me, that they had sold one hundred and fifty hides, and that others were missing they did not find, placing the loss, in his opinion, between one hundred and eighty and one hundred and ninety head.

From Julian I went to Cuyamaca, Governor Waterman's ranch, and on arrival was informed that a valuable bull had died that morning. It was buried, but I had it disinterred and made an autopsy, finding the post mortem lesions those of southern or Texas fever. I made a microscopical examination of the liver and spleen by means of cover-glass specimens. The microscopical examination confirmed the macro-

scopical diagnosis. The foreman, Mr. B. W. Carey, said: "We have lost in all twenty-one head. We shipped cattle from the Penasquitas Ranch, on the coast, to San Bernardino by car in April, 1888; they remained there three months. In July, 1888, we shipped them with others back to the Penasquitas Ranch. In about two weeks after their arrival two deaths occurred, and we started the cattle next day for the Cuyamaca Ranch, going through by way of Poway and El Cajon. On arrival at Cuyamaca, three died the same night. We had no deaths for a few days, and then two died. They all exhibited the same symptoms."

Mr. Stratton's cattle, pastured in the El Cajon Valley, commenced to die after Governor Waterman's passed through. I must refer you back to Mr. Hardy's testimony, in which he says he bought Mr. Stratton's cattle, and on slaughtering them found two showing the post mortem lesions of southern fever, and also that his own cattle pastured on the El Cajon commenced dying in August. Now, the Governor's cattle passed in the end of July. It would appear from this evidence, if correct, that the Governor's cattle were the means of causing the infection at Poway and El Cajon, and that they without a doubt carried the infection to the bull that died at Cuyamaca.

In connection with those cattle I must state that yearly deaths take place at the Penasquitas Ranch. It is a peculiar fact that none of the cattle shipped to San Bernardino from Penasquitas died, but that the deaths took place two weeks after their return to Penasquitas, with other cattle, which, I was informed by Governor Waterman's son, came from their San Bernardino dairy.

It is well known that deaths have occurred close to Colton, which is two miles from San Bernardino, from southern fever, and it may be that the Governor's cattle crossed a trail and became infected, or caught the contagion on the cars on their return to Penasquitas. But these, being native cattle, could not possibly infect Hardy's and Stratton's cattle, unless some southern cattle were mixed in the herd. It is also a fact that the bull that died at Cuyamaca was raised on the Cuyamaca Ranch, and that no deaths occurred until the arrival of the herd from Penasquitas. I am informed that the original stock of those two ranches was brought in by Colonel Taylor from New Mexico, Iowa, and Kansas. I also examined the remainder of the herd, and found only one sick cow, which was killed, and the post mortem revealed a case of tuberculosis.

Leaving Cuyamaca, I commenced to trace up the infection on Warner's Ranch, and, on my way, passed through the San Felipe Ranch, which adjoins Warner's, and found they had lost five head of cattle, and in one day thirty sheep, which the owner claimed died from eating of a certain weed, specimen of which is inclosed. He also informed me that black leg was of annual occurrence on his ranch. Leaving here, I passed through Warner's for the second time, and went through the center of the four hundred Chihuahua steers, all of which seemed in good condition, as were also most of the natives, no more deaths having occurred since my first visit. Taking up the trail of the Chihuahua steers, the first place I came to was Oak Grove, and Mr. Studebaker informed me that those Chihuahua steers passed through his place, and up to the present no deaths had occurred, but one of his cows was sick, exhibiting a prominent symptom of southern fever. I informed him what to give her. One of the Warner steers had mixed with his herd.

From here I proceeded to Temecula, and found that numerous cattle had died around the town. I interviewed the following gentlemen: Mr. E. J. Tolan, who stated that he lost one heifer three weeks after the Warner steers came through; two years ago he lost thirteen on the same trail. Mr. Nichols has lost ten or twelve head this year; Mr. Philip Casis has lost five head this year; Mr. Hutchinson has lost twenty head this year, and most of his herd has been sick. He opened some of those that died, and found the gall bladders enormously distended and full of dark, inspissated bile, and the spleens also enormously enlarged. All those he opened presented similar appearances. The first animal that died was his best and fattest cow, and it occurred about the middle of July, 1888. Previous to that some southern steers were seen in the hills, and two of them mixed with his herd, and were with them for several days. Mr. Linton, manager of Warner's Ranch, informed Mr. Hutchinson that those Chihuahua steers were scattered from Colton to his ranch, some thirty or forty being missing.

Mr. Gerber, at Nigger Cañon, lost ten head, some of those roving steers also having appeared around his place.

Mr. Brady, three miles from Temecula, lost fifteen head. He said that Warner's steers came through in August, and that his cattle died before they came through; and as Mr. Hutchinson's boys informed me they saw steers on the hills around Temecula as early as the sixth of July, they could not be stragglers from those that went through in August.

I now proceeded to the Santa Marguerita Ranch, when Mr. O'Neil informed me, concerning the Warner steers, that Mr. Skunsenbach brought them from Chihuahua, and pastured them on the Castile Ranch, fifteen miles from Colton, and sold them to ex-Governor Downey. He said: "I went to see those cattle, but declined to purchase them. On the twelfth of July, 1888, I delivered cattle to Hardy, of San Diego, and he informed me that he had seen stragglers (southern cattle) on the hills around Temecula." This seems to coincide with the date of the death of Mr. Hutchinson's first cow. He also said that Colonel Taylor brought cattle from Texas to Cuyamaca and Penasquitas two years ago, and some of those which were of a high grade died, the Texans, in his opinion, infecting them. Also, that they are killing Texas and New Mexico cattle continually in San Bernardino City. He stated his own losses had been about ten to fifteen head this fall, and attributed same to cinnabar poisoning and ticks.

From here I went to San Juan Capistrano and interviewed Mr. Marcus Foster. He said that Mr. O'Neil brought in cattle from Texas on to the Santa Marguerita Ranch, which adjoins his, and that said cattle broke down the fences and mixed with his, and he lost one hundred head. Next year, same thing occurred, and they mixed, as well as others he brought from Arizona, and he lost from eight hundred to one thousand head. This year, 1888, I have lost about one hundred head of cattle. I made an autopsy on this ranch, and found the cause of death to be southern fever. He further stated all the ranches below have been affected in a similar manner, and as we never had this disease before, it must have been brought in.

From this ranch I went to Colton, where the Warner steers were unshipped. I here interviewed Mr. Castile, owner of the Castile Ranch. He said: "Mr. Skunsenbach brought four hundred steers from Chihuahua to my ranch, fifteen miles from here, in June, 1888, and pastured them

on my ranch for two months, and then sold them to ex-Governor Downey; his son helped to deliver them on the Warner Ranch; deny losing any on the way. In September, 1887, I lost fifty-six dairy cows, worth \$3,000, and attribute this loss to the cattle being driven across my ranch and affecting it. This year I lost none."

I now proceeded to the Southern Pacific office at Colton, and the shipments of cattle to this point are as follows:

First—From Benson, Arizona; arrived May third, for Marcus Foster, San Juan Capistrano.

Second—From Tucson, Arizona; arrived April sixth, also for Marcus Foster.

Third—On March thirteenth, Skunsenbach shipped in one hundred and thirteen head of cattle, but they were slaughtered in Colton and San Bernardino.

I now went to the Santa Fe office at Colton, and found that Skunsenbach shipped four hundred head of Chihuahua cattle into Colton on June 6, 1888, and sent them down to the Castile Ranch, as already stated.

Having now obtained all the evidence, and with due regard to conflicting statements, no doubt purposely made in a great many cases, I drew the following conclusions concerning the outbreak of southern fever in San Diego County: That southern cattle have been shipped into Colton, and from there traveled by the following trails: That going to Warner's Ranch, and that going to Capistrano, and also by O'Neil's trail from San Geronio to Rancho Santa Marguerita; and that these cattle have infected the trails, and by that means the native cattle.

At the request of Dr. Orme, of Los Angeles, I made a short inspection in that city, and found it far from being in a satisfactory condition. I heard complaints from some of the veterinary surgeons that glandered horses were not destroyed, as they should be. In company with Dr. Whittlesey, veterinary surgeon, I visited Mr. W. W. Curtis, on Anderson Street, Los Angeles, and found he had lost three cows within one week, from what Dr. Whittlesey considered southern fever, and in which I agree with him, when the following facts are taken into consideration:

First—Scenton Bros., of the Orleans Market, ship in southern cattle.

Second—Said cattle are unloaded at the railroad yards, and driven ten miles to Scenton Bros.' yard, by way of the river bottom.

Third—Mr. W. W. Curtis' cows grazed right in this bottom where those cattle were driven. In view of these facts, and the scattered condition of the slaughter houses in Los Angeles, and to prevent such contagion, the animals ought to be unloaded in the slaughter yards, and said slaughter houses should be all in one place, and not scattered, as is the case in Los Angeles and San Diego. San Diego has the better facilities, as all the offal can be taken out to sea and dumped by means of a lighter.

I now proceeded to Hanford, Tulare County, and on arrival I interviewed Dr. J. A. Davidson. He said: "I examined some cattle two and one half miles from here, that were brought from the Salinas Valley, and put in a field of alfalfa, and about thirty days ago they commenced dying, after being three weeks on the alfalfa."

I next interviewed Mr. Motheral, and he said the cattle came from the Salinas Valley, and in two weeks after arrival began to die. On the way they passed through the Polly-Heilbron Ranch, where cattle have been dying this year in great numbers, and when frost came the mortality

ceased. He said: "I consider the disease to be southern fever, as it was identical in symptoms, course, and post mortem lesions with what I have seen in Florida and Mississippi."

I now went to Mr. Sanborn's, four miles from the city, and found E. J. Felton had lost nineteen head this year (1888); last year (1887), sixteen head; usually carries about forty head. This year they died about the first of September—on the advent of some cattle from the Coast Range in the month of August, 1888. The post mortem lesions, described by Mr. Felton, correspond to those of southern fever.

I now went to Mr. Sanborn's field and made an autopsy on a cow which was killed in the morning, and found nothing to indicate the acute stage of southern fever, but from the condition of the liver and gall bladder, it was either commencing or recovering from it. In the lungs I found the bronchial tubes full of the *strongylus microcus*, which causes parasitic bronchitis, and, from the number of animals coughing in the herd, I had no doubt others were afflicted, and told the boys what to give them.

I now made an autopsy on a calf, in same field, which had been dead two days, but as the weather was cool I was able to get the lesions well defined, except where the post mortem was on the under side, from gravitation. I found the lesions to be those of southern fever. I also made a microscopical examination of the spleen and liver, by means of cover-glass specimens, but could not find any signs of the bacillus of anthrax.

Mr. Sanborn said: I sold my hay to Polly, Heilbron & Co., to be fed on my ranch, and they brought one thousand four hundred head of cattle from their place, and about three days after arrival they commenced to die, and about four hundred and fifty died on the ranch before they left.

From the evidence taken at Hanford it can be seen that the Polly-Heilbron ranch was affected, and that the cattle reported dying by Dr. Davidson, according to Mr. Motheral, crossed this ranch, and in about three weeks commenced dying from southern fever, and again, the Polly-Heilbron cattle brought to Mr. Sanborn's died, and the post mortem lesions are identical with those of southern fever, as far as a post mortem made two days after death can be relied upon.

In view of this testimony, I can place the contagion among those cattle from Salinas in two places:

First—In the Salinas Valley. Before leaving I found that valley infected, in October, 1888.

Second—On the Polly-Heilbron grant, where the cattle have been dying this fall; and from the post mortem made at Sanborn's on their calf, I have only one opinion to advance, and that is, the cause of death was southern fever; and such being the case, was it not possible for the steers that came from Salinas to become infected when crossing that ranch?

As Mr. Biddle, of Hanford, informed me that the deaths around the county had ceased, and I could do nothing more, I left for San Francisco.

On the fourteenth of December Dr. Spencer reported the following: Mr. Granger, residing in the southern part of Santa Clara County, reported to him, Dr. Spencer, the death of two young horses in one week. The deaths were very sudden, and the diagnosis from the autopsies was

anthrax, and the history of the case is as follows: Hay was procured from Mr. O'Toole's ranch, where anthrax was known to exist, as Sargent's cattle died there of that disease this fall, and on opening the bales many of the same were found to contain parts of dead animals, and presumed to be parts of animals that had died of anthrax, and in this manner Dr. Spencer thought the contagion was carried to Mr. Granger's horses. The doctor also said that the county authorities failed to see the necessity of burning over the fields and carcasses on O'Toole's ranch when the Sargent cattle were known to die of anthrax.

Respectfully submitted.

THO. BOWHILL, M.R.C.V.S.,
Special Agent U. S. Bureau of Animal Industry.

REPORTS ON INDIGENT SICK IN COUNTY HOSPITALS.

REPORT TO THE STATE BOARD OF HEALTH OF THE INDIGENT SICK

Treated in the City and County Hospital, San Francisco, for the year ending June 30, 1890.

Total by each Disease	DISEASES.	No. Deaths by each Disease	Total by each Disease	DISEASES.	No. Deaths by each Disease
14	Abscess	-----	14	Hypochondriasis	-----
1	Abscess, abdominal	-----	16	Hysteria	-----
4	Abscess, mastoid	-----	18	Iritis	-----
1	Abscess, maxillary	-----	16	Lumbago	-----
4	Abscess, inguinal	-----	26	Malingering	-----
3	Abscess, cervical	-----	30	Measles	-----
5	Adenitis	-----	6	Metritis	1
108	Alcoholism, acute	13	9	Nephritis	1
9	Alcoholism, chronic	-----	52	Neuralgia	-----
13	Amputation, finger	-----	9	Ophthalmia	-----
2	Amputation, foot	-----	50	Orchitis	-----
3	Amputation, leg	-----	6	Otorrhea	-----
2	Amputation, hand	-----	5	Ovaritis	-----
1	Amputation, toes	-----	6	Pediculosis	-----
3	Amputation, thigh	-----	17	Paralysis	-----
7	Anemia	-----	6	Paraplegia	-----
2	Anchylosis of elbow	-----	14	Peritonitis	5
1	Anchylosis of hip	-----	9	Pharyngitis	-----
1	Aneurism, abdominal	-----	2	Phlegmous	-----
1	Aneurism, carotid	-----	34	Pleurisy	-----
3	Aneurism, aorta	-----	25	Phymosis	-----
2	Aortic obstruction	-----	167	Pregnancy	-----
10	Abortion	-----	7	Psoriasis	-----
91	Bronchitis	3	17	Sciatica	-----
35	Carcinoma	13	88	Sprains	-----
6	Cirrhosis of liver	5	29	Stricture, urethral	-----
7	Cerebro-spinal meningitis	1	13	Synovitis	-----
3	Diphtheria	2	118	Syphilis	-----
18	Erysipelas	1	9	Syphilis, secondary	-----
56	Fever, typhoid	18	4	Syphilis, tertiary	-----
122	Fever, malarial	1	5	Tabes dorsalis	1
75	Heart disease	37	8	Tonsilitis	-----
68	Pneumonia	31	4	Tuberculosis, testicle	-----
336	Phthisis	133	6	Trauma of spine	-----
3	Stricture, cesophagus	4	124	Ulcer, carious	-----
1	Septicæmia	2	8	Ulcer, varicose	-----
28	Senility	3	9	Varicose veins	-----
223	Rheumatism	3	10	Varicocele	-----
9	Rheumatism, syphilitic	-----	35	Asthma	-----
27	Lacerated wounds	-----	18	Epilepsy	-----
31	Contused wounds	-----	32	Eczema	-----
69	Influenza	-----	14	Dyspepsia	-----
7	Pneumonia, typhoid	6	36	Debility	-----
17	Hemiplegia	1	10	Diarrhœa	-----
22	Hernia	-----			

Number of months reported	12	Discharged cured	1,508
Total on hand at commencement of year	505	Discharged improved	1,538
Total admitted	3,679	Died	404
		Remaining under treatment	352

Name and location of hospital: CITY AND COUNTY HOSPITAL, San Francisco, California.
Physician's name and Post Office address: J. H. HEALY, San Francisco, California.

REPORT TO THE STATE BOARD OF HEALTH OF THE INDIGENT SICK

Treated in the Tehama County Hospital, for the year ending December 31, 1889.

Total by each Disease.	DISEASES.	No. Deaths by each Disease.	DISEASES.	No. Deaths by each Disease.	
---	Consumption -----	3	---	Typhoid malarial fever-----	1
---	Typhoid pneumonia -----	2	---	Dropsy -----	1
Number of months reported -----		12	Discharged -----		136
Total on hand at commencement of year -----		24	Died -----		7
Total admitted -----		148	Percentage of deaths -----		204
Discharged cured -----		136	Remaining under treatment -----		29

Name and location of hospital: TEHAMA COUNTY HOSPITAL, Red Bluff, California.*Physician's name and Post Office address:* W. D. OLENDORF, Red Bluff, California.

Condition, location, sewerage, ventilation, and water supply, good. Physician's attendance, once every day.

The County Physician for 1889 has gone to the mountains, and will not be home for a couple of months.

REPORT TO THE STATE BOARD OF HEALTH OF THE INDIGENT SICK

Treated in the Kern County Hospital, for the year ending December 31, 1889.

Total by each Disease.	DISEASES.	No. Deaths by each Disease.	Total by each Disease.	DISEASES.	No. Deaths by each Disease.
39	Malarial fever	1	5	Dysentery	---
17	Malaria	---	1	Cancer	---
22	Rheumatism	---	3	Typhoid malaria	---
3	Asthma	1	3	Ulcer	---
8	Paralysis	2	7	Whisky disease	1
3	Heart disease	1	5	Throat disease	---
8	Consumption	3	3	Shot wounds	2
7	Syphilis	1	5	Dyspepsia	---
7	Pneumonia	1	6	Erysipelas	---
5	Bronchitis	---	1	Piles	---
2	Typhoid pneumonia	1	2	Amputations	---
15	General debility	3	2	Hemorrhage of lungs	---
6	Fractured limbs	---	2	Morphine habit	1
1	Fistula	---	3	Catarrh	---

There are a number of admissions of trifling diseases not mentioned in this report.

Number of months reported.....	12	Discharged cured	157
Total on hand at commencement of year.....	19	Died	18
Total admitted	206	Percentage of deaths	15
		Remaining under treatment	20

Name and location of hospital: BAKERSFIELD, Kern County, California.*Physician's name and Post Office address:* L. S. ROGERS, Bakersfield, California.

The Kern County Hospital is situated half a mile southwest of the center part of the town of Bakersfield, and occupies a building area of seventy-five feet by one hundred and fifteen feet. There is a park, comprising two acres, for garden and recreation grounds. The water supply is adequate and sufficient, and is supplied by the Bakersfield Water Company. The ventilation of hospital is sufficient. The supplies are furnished through the Superintendent, on charges against the county, without any restriction on the part

of the Board of Supervisors. The medical attendants consist of one Visiting Physician, one Steward, and two nurses.

The hospital consists of two wards, twenty by thirty feet each, containing each eight beds; two double rooms, fifteen by twelve feet, containing two beds each; two single bed-rooms, twelve by twelve feet, containing each one bed; kitchen, dining-room (twenty by forty feet), office, and drug store.

REPORT TO THE STATE BOARD OF HEALTH OF THE INDIGENT SICK

Treated in the Shasta County Hospital, for the year ending December 31, 1889.

Total by each Disease	DISEASES.	No. Deaths by each Disease	Total by each Disease	DISEASES.	No. Deaths by each Disease
2	Debility, old age (85 years).....	2	1	Fractured spine (fell).....	1
2	Phthisis pulmonalis	2	1	Fracture clavicle, pneumonia...	1
2	Cardiac, dropsy	2	1	Scrofula	1
1	Bronchitis, chronic	1	1	Acute dysentery	1
Number of months reported.....		12	Discharged cured.....		72
Total on hand at commencement of year		42	Died		12
Total admitted.....		93	Remaining under treatment		55

Name and location of hospital: SHASTA COUNTY HOSPITAL, one half mile from town of Shasta, California.

Physician's name and Post Office address: J. M. BRICELAND, Shasta, California.

This hospital is located one half mile west of the town of Shasta. The following buildings are on the grounds: One building, 16x62 feet, occupied by the Steward and family; one building, 18x40 feet, six rooms and dining-room; one building, 33x30 feet, five rooms and one large room for patients; new building, 30x64 feet, three rooms for patients; building, 15x15 feet, one room for four patients; building, 20x16 feet, one room and office; building, 12x12 feet, one room for three patients; store-room, 12x12 feet. Sewerage, ventilation, and water supply are very good. There is one medical attendant. A bath house, 12x16 feet, is being erected, and water will be piped from springs.

REPORT TO THE STATE BOARD OF HEALTH OF THE INDIGENT SICK

Treated in the Mariposa County Hospital, for the year ending December 31, 1889.

Total by each Disease	DISEASES.	No. Deaths by each Disease	Total by each Disease	DISEASES.	No. Deaths by each Disease
---	Heart disease	1	---	Old age and general anæmia.....	1
---	Consumption	2	---	Cirrhosis of liver	2
---	Dysentery	2	---		
Number of months reported.....		12	Discharged cured.....		12
Total on hand at commencement of year		25	Died		8
Total admitted.....		22	Percentage of deaths, about.....		16
			Remaining under treatment		27

Name and location of hospital: MARIPOSA COUNTY HOSPITAL, Mariposa, California.

Physician's name and Post Office address: H. C. REID, Mariposa, California.

Mariposa County Hospital is located in Mariposa town, the site being the side of a mountain, a very healthy and pleasant location.

Water supply: A large spring higher up the mountain, and piped to large tank on hospital lot.

Smallest space occupied by any one inmate is six by eight feet, most of them having considerably more. Ventilation perfect.

Condition of inmates good, considering the average age, being about seventy years.

Physician employed for year by the county.

C. G. LIND.

REPORT TO THE STATE BOARD OF HEALTH OF THE INDIGENT SICK

Treated in the San Joaquin County Hospital and Almshouse, for the year ending December 31, 1889.

Total by each Disease.....	DISEASES.	No. Deaths by each Disease	Total by each Disease.....	DISEASES.	No. Deaths by each Disease
50	Rheumatism.....	---	5	Lumbago.....	---
37	Fevers.....	1	2	Pleurisy.....	---
54	General debility and old age.....	4	6	Hemorrhage.....	1
4	Blind.....	---	2	Poison oak.....	---
2	Partially blind.....	---	1	Hydrocele.....	---
12	Dementia.....	---	2	Shaking palsy.....	---
1	Idiot.....	---	3	Pneumonia.....	1
1	Felon.....	---	4	Broken leg.....	---
6	Wounded.....	---	2	Bubo.....	---
18	Varicose ulcers.....	---	2	Knife wound.....	---
2	Burnt.....	---	3	Epilepsy.....	---
24	Paralysis.....	5	2	Jaundice.....	---
35	Alcoholism.....	1	4	Cut foot.....	---
18	Cripple.....	---	1	Carbuncle.....	---
6	Asthma.....	---	1	Varioloid.....	---
4	Broken clavicle.....	---	2	Dislocation.....	---
14	Destitute.....	---	2	Eczema.....	---
6	Abscess.....	---	4	Cramps.....	---
38	Injured: hand, feet, side, face, etc.....	---	4	Bronchitis.....	---
7	Hemorrhoid.....	---	1	Dyspepsia.....	---
9	Syphilis, secondary.....	---	1	Suppressed menses.....	---
11	Syphilis.....	---	2	Cancer of stomach.....	1
3	Erysipelas.....	1	4	Hypertrophy of liver.....	2
5	Cystitis.....	1	3	Neuralgia.....	---
1	Catarrh of bladder.....	---	1	Broken rib.....	---
3	Morphine habit.....	---	3	Gastritis.....	2
9	Valvular disease of heart.....	1	2	Incised wound of chin.....	---
10	Sprain.....	---	3	Stricture of urethra.....	---
3	Enteritis.....	1	1	Fracture of arm, and fever.....	---
5	Dropsy.....	3	1	Cataract of both eyes.....	---
4	Vertigo.....	---	1	Chorea.....	---
4	Granulated eyelids.....	---	1	Lead poison.....	---
35	Phthisis pulmonalis.....	5	2	Pyæmia.....	2
1	Fever sore.....	---	2	Aneurism of aorta.....	1
5	Gonorrhœa.....	---	1	Catarrh of head.....	---
1	Sarcoma of jaw.....	---	2	Cerebro-spinal meningitis.....	2
1	Orchitis.....	---	1	Necrosis of knee.....	---
1	Fistula.....	---	1	Necrosis of finger.....	---
1	Pregnancy.....	---	2	Prolapsus of arm.....	---
1	Hernia.....	---	1	Apoplexy.....	1

Number of months reported.....	12	Discharged.....	363
Total on hand at commencement of year.....	144	Died.....	36
Total admitted.....	393	Percentage of deaths.....	06.7
Discharged cured.....	230	Remaining under treatment.....	138

Name and location of hospital: COUNTY HOSPITAL AND ALMSHOUSE, Stockton, California.
 Physician's name and Post Office address: WM. E. GIBBONS, Stockton, California.

REPORT TO THE STATE BOARD OF HEALTH OF THE INDIGENT SICK

Treated in the Inyo County Hospital, for the year ending December 31, 1889.

Total by each Disease.....	DISEASES.	No. Deaths by each Disease	Total by each Disease.....	DISEASES.	No. Deaths by each Disease
3	Rheumatism	---	3	Consumption	2
2	Colds	---	1	Non compos mentis	---
2	Kidneys	---	4	Lead.....	4
3	Heart disease	---			

Number of months reported.....	3	Discharged cured.....	8
Total on hand at commencement of year.....	3	Discharged.....	8
Total admitted.....	18	Died.....	6
		Remaining under treatment.....	3

Name and location of hospital: INDEPENDENCE, Inyo County, California.*Physician's name and Post Office address:* IRVING J. WOODEN, Independence, California.

The hospital is well ventilated. Pure water is brought from the mountains. The place is well supplied with everything that is needed. Medical attendance is first class in every respect. The area of the hospital grounds is about four acres. The wards are large and well ventilated.

REPORT TO THE STATE BOARD OF HEALTH OF THE INDIGENT SICK

Treated in the Stanislaus County Hospital, for the year ending December 31, 1889.

Total by each Disease.....	DISEASES.	No. Deaths by each Disease	Total by each Disease.....	DISEASES.	No. Deaths by each Disease
7	Typhoid fever	---	5	Syphilis	---
8	Malarial fever	---	2	Measles	---
6	Fractures of bones	---	2	Stricture of urethra	---
8	Contused wounds	---	1	Chronic cystitis	1
2	Incised wounds	---	3	Phthisis	1
2	Diseases of eye	---	1	Bright's disease of kidneys	1
1	Tonsillitis	---	5	General debility	---
1	Pyæmia	---	1	Scrofula	---
1	Mania	---	1	Concussion of brain	---
12	Superannuated	2	1	Concussion and contusion spine	---
4	Paralysis	---	3	Pneumonia	1
1	Spinal sclerosis	---	1	Gastric catarrh	---
1	Hydrops articuli	---	1	Delirium tremens	---
5	Chronic rheumatism	---	1	Cancer of intestines	1
6	Heart disease	3	1	Hemorrhoids	---
1	Strangulated hernia	---	1	Dry gangrene	---

Number of months reported.....	11½	Discharged.....	12
Total on hand at commencement of year.....	19	Died.....	9
Total admitted.....	87	Percentage of deaths.....	8½
Discharged cured	62	Remaining under treatment	23

Name and location of hospital: STANISLAUS COUNTY HOSPITAL, Modesto, California.*Physician's name and Post Office address:* C. W. EVANS, M.D., Modesto, California.

REPORT TO THE STATE BOARD OF HEALTH OF THE INDIGENT SICK

Treated in the Santa Barbara County Hospital, for the year ending December 31, 1889.

Total by each Disease.....	DISEASES.	No. Deaths by each Disease	Total by each Disease.....	DISEASES.	No. Deaths by each Disease
1	Chronic alcoholism		3	Locomotor ataxia.....	1
1	Dementia		1	Injury to head	
2	Intermittent fever		1	Injury to back	
5	Phthisis pulmonalis	3	1	Injury to leg	
5	Chronic rheumatism		2	Ophthalmia	
3	Acute rheumatism		1	Chronic bronchitis	
5	Syphilis		1	Cirrhosis of liver	1
1	Gonorrhoea		2	Heart disease	1
1	Chronic ulcer		1	Poison oak	
1	Hemorrhoids		1	Chronic abscess	
2	Paralysis	1	1	Neuralgia	

Number of months reported.....	12	Discharged.....	19
Total on hand at commencement of year	20	Died	7
Total admitted.....	44	Percentage of deaths	13½
Discharged cured	21	Remaining under treatment	18

Name and location of hospital: SANTA BARBARA COUNTY HOSPITAL AND POOR FARM, Santa Barbara, California.

Physician's name and Post Office address: C. S. STODDARD, Santa Barbara, California.

Condition of sewerage, ventilation, and supplies, good. Medical attendance excellent. Surface area to each patient, sixty feet. Occupied twelve months. Water supply first class.

J. D. AXTELL.

REPORT TO THE STATE BOARD OF HEALTH OF THE INDIGENT SICK

Treated in the Alameda County Hospital, for the year ending December 31, 1889.

Total by each Disease.	DISEASES.	No. Deaths by each Disease.	Total by each Disease.	DISEASES.	No. Deaths by each Disease.
4	Abscesses		61	Indigents not sick	
15	Adynamia		3	Insane	
27	Alcoholism	4	4	La grippe	
3	Amputations, finger		4	Loss of sight	
3	Amputations, arm		1	Loss of hearing	
4	Amputations, leg		19	Malaria	
7	Anasarca	5	1	Melancholia	
11	Asthma		1	Nephritis, acute	
2	Bright's disease	2	3	Nephritis, chronic	
5	Births	1	1	Neurasthenia	2
12	Bronchitis, chronic		2	Neuralgia	
1	Bronchitis, capillary	1	2	Opium habit	
30	Bruises, sprains, and other minor injuries		5	Orchitis	
4	Cancer	2	1	Painters' colic	
1	Carbuncle		23	Paralysis	2
1	Cerebritis		2	Paronychia	
5	Cripples		32	Phthisis pulmonalis	18
5	Dementia		5	Pneumonia	1
4	Diarrhœa, acute		1	Prolapsus ani	
8	Diseases of the eye		1	Ptyalism	
5	Dislocations, shoulder		5	Rheumatism, acute	
4	Dyspepsia		50	Rheumatism, chronic	
5	Ecientie		1	Shock	1
4	Epilepsy		12	Syphilis, primary	
3	Erysipelas		11	Syphilis, secondary	
1	Fistula, vesico rectal		4	Syphilis, tertiary	
10	Fractures, upper extremities		1	Tænia	
12	Fractures, lower extremities		16	Ulcers of leg	
7	Fever, typhoid		7	Urethral strictures	
2	Gangrene	2	7	Uterine diseases	
1	Gastro enteritis	1	1	Variola	
2	Gonorrhœa		2	Wounds, gunshot	
12	Heart disease	4	1	Fracture of spine	1

Number of months reported	12	Discharged	402
Total on hand at commencement of year	181	Died	47
Total admitted	507	Percentage of deaths	63
		Remaining under treatment	239

Name and location of hospital: ALAMEDA COUNTY INFIRMARY, three miles northeast of San Leandro, Alameda County, California.

Physician's name and Post Office address: A. SHIRK, San Leandro, Alameda County, California.

Our general condition is good; location, sewerage, ventilation, and supplies, all good. Water supply, very good and abundant, from springs on the premises. Farm of one hundred and twenty-three acres.

REPORT TO THE STATE BOARD OF HEALTH OF THE INDIGENT SICK

Treated in the Sierra County Hospital, for the year ending December 31, 1889.

Total by each Disease.....	DISEASES.	No. Deaths by each Disease.	Total by each Disease.....	DISEASES.	No. Deaths by each Disease
1	Hemiplegia, left side.....		2	Wounds of scalp.....	
1	Interstitial absorption of the head of the femur.....	1	1	Neuralgia of bowels.....	
9	Old age.....	3	3	Disease of heart.....	2
2	Insanity.....		1	Amputation of femur.....	
1	Bronchitis.....		3	Alcoholism, acute.....	
1	Clubfoot.....		2	Frozen feet.....	
1	Lightning pains.....		1	Wound of hand.....	
1	Chronic cystitis.....		1	Dislocation of humerus.....	
1	Asthma.....		1	Paralysis agitan.....	
1	Cataract.....		2	Venereal.....	1
1	Atrophy rectus femoris.....		1	Traumatic cataract.....	
2	Consumption.....		1	Carbuncle on neck.....	
3	Sciatica.....		1	Diarrhea.....	
			1	Injured by fall.....	
Number of months reported.....		12	Discharged.....		22
Total on hand at commencement of year.....		20	Died.....		7
Total admitted.....		26	Percentage of deaths.....		15.2
Discharged cured.....		11	Remaining under treatment.....		18

Name and location of hospital: SIERRA COUNTY HOSPITAL, Downieville, California.*Physician's name and Post Office address:* ALEMBY JUMP, Downieville, California.

Located on bank of North Fork of Yuba River, on a flat which was formerly mined by sluicing. Sewerage perfect; ventilation through windows. Supplies purchased by Board of Supervisors. Dr. Alemby Jump visits daily at 9 o'clock A. M.; salary, \$800. Surface area, fifty-eight square feet to each patient. Site occupied eleven years. Water supply from river, through flume and iron pipes.

REPORT TO THE STATE BOARD OF HEALTH OF THE INDIGENT SICK

*Treated in the Lassen County Hospital, for the year ending December 31, 1889.**Name and location of hospital:* LASSEN COUNTY HOSPITAL, Susanville, California.*Physician's name and Post Office address:* DR. MILLIKIN, Susanville, California.

It is a difficult matter to answer your questions, as this is a poorly run hospital. There have never been any records, and there are none yet. The county has never furnished a register. Of course, I have all the names that have been in since I took it, but I do that in order to get my pay. I am paid \$5 a week for board and washing of each patient, and I pay \$10 a month for the house, so you can judge what kind of a hospital it is. As for ventilation, that is through holes in the roof. Sewage is run into Susan River. We have our bath tubs in the Susan River.

REPORT TO THE STATE BOARD OF HEALTH OF THE INDIGENT SICK

Treated in the Humboldt County Hospital, for the year ending July 31, 1890.

Total by each Disease.....	DISEASES.	No. Deaths by each Disease.	Total by each Disease.....	DISEASES.	No. Deaths by each Disease.
8	Acute rheumatism.....	-----	4	General debility.....	-----
1	Fistula in ano.....	-----	1	Fracture of spine.....	-----
1	Acute nephritis.....	-----	2	Abscess in legs.....	-----
4	La grippe.....	-----	1	Convulsions.....	-----
2	Gastric catarrh.....	-----	1	Nosebleed.....	-----
1	Softening of brain.....	-----	1	Loss of leg.....	-----
1	Paralysis.....	1	1	Acute iritis.....	-----
2	Fracture of leg.....	-----	1	Acute conjunctivitis.....	-----
4	Acute bronchitis.....	-----	1	Abscess in back.....	-----
2	Chronic bronchitis.....	2	4	Alcoholism.....	-----
2	Acute pneumonia.....	1	1	Bubo.....	-----
2	Cataract.....	-----	2	Childbirth.....	-----
1	Gunshot.....	-----	4	Consumption.....	3
1	Stabbed.....	-----	1	Chronic cystitis.....	1

Number of months reported.....	12	Discharged cured.....	31
Total on hand at commencement of year.....	23	Discharged.....	9
Total admitted.....	57	Died.....	8
		Percentage of deaths.....	10½

Name and location of hospital: COUNTY HOSPITAL, Corner of Trinity and J Streets, Eureka, California.

Physician's name and Post Office address: S. B. FOSTER, Eureka, California.

REPORT TO THE STATE BOARD OF HEALTH OF THE INDIGENT SICK

Treated in the Plumas County Hospital, for the year ending December 31, 1889.

Total by each Disease.....	DISEASES.	No. Deaths by each Disease.	Total by each Disease.....	DISEASES.	No. Deaths by each Disease.
9	Chronic rheumatism.....	-----	2	Fractures.....	-----
1	Paralysis.....	1	2	Bronchitis.....	-----
1	Chronic syphilis.....	-----	2	Varicose veins.....	-----
1	Cancer.....	1	1	Consumption.....	-----
1	Gunshot wounds.....	1	8	General debility, old and worn-out persons.....	4
1	Dropsy, valvular disease of heart.....	1			
1	Prostatitis.....	-----			

Number of months reported.....	12	Discharged cured.....	12
Total on hand at commencement of year.....	10	Discharged.....	3
Total admitted.....	20	Died.....	8
		Remaining under treatment.....	11

Name and location of hospital: PLUMAS COUNTY HOSPITAL, Quincy, California.

REPORT TO THE STATE BOARD OF HEALTH OF THE INDIGENT SICK

Treated in the Fresno County Hospital, for the year ending December 31, 1889.

Total by each Disease.....	DISEASES.	No. Deaths by each Disease.....	Total by each Disease.....	DISEASES.	No. Deaths by each Disease.....
50	Fever, intermittent.....	—	53	Injuries.....	2
12	Fever, remittent.....	1	2	Cancer.....	2
8	Fever, continued.....	4	9	Alcoholism, chronic.....	1
2	Fever, typhoid.....	1	5	Asthma.....	1
12	Phthisis pulmonalis.....	3	3	Bright's disease.....	2
15	Bronchitis.....	1	3	Nasal catarrh.....	—
2	Pleurisy, chronic.....	1	3	Fistula in ano.....	—
30	Rheumatism.....	2	3	Nephritis.....	—
11	Pneumonia.....	1	2	Hernia.....	—
3	Neuralgia.....	—	2	Hydropericarditis.....	1
2	Blind.....	—	1	Scurvy.....	—
19	Paralysis.....	1	6	General debility.....	—
2	Diarrhœa.....	1	1	Diphtheria.....	—
25	Syphilis.....	2	3	Measles.....	—
26	Gastric fever.....	2	4	Eczema.....	—
3	Eye disease.....	—	5	Uterine diseases.....	—
5	Epilepsy.....	—	1	Hydrocele.....	—
Number of months reported.....		12	Discharged.....		34
Total on hand at commencement of year.....		54	Died.....		29
Total admitted.....		279	Percentage of deaths.....		84
Discharged cured.....		185	Remaining under treatment.....		85

Name and location of hospital: FRESNO COUNTY HOSPITAL, Fresno, Fresno County, Cal.
Physician's name and Post Office address: LEWIS LEACH, M.D., Fresno, Cal.

This institution is located on a lot containing eighty acres, one mile east of the city limits of Fresno. It was erected in 1889, at a cost of \$45,000, and consists of four buildings, connected by verandas, on the plan of the Sacramento County Hospital.

Buildings.—The main or central building: The offices, dispensary, parlor, and Steward's room on first floor; four rooms on second floor, and five rooms on third floor, and is supplied with water, bath-room, closets, and fireplaces. The other three buildings contain six wards, 24x60x18; dining-room, kitchen, and store-rooms. Each ward contains eighteen beds, and the walls are hard finished and heated with wood stoves. Each ward has eight windows on a side, together with bath-room, ante-room, closets, and nurse-room—twenty windows in all, and protected by inside shutters and wire screens.

Water.—The water is supplied from a well one hundred and thirty-five feet deep, by a steam pump, into three 10,000-gallon tanks, one above the other, in a tank house one hundred and five feet high. The bottom of the upper or fire tank is ninety feet from the ground. Five faucets are in each ward and dining-room, both outside and inside.

Sewerage.—Connected with a large cesspool, is a vitrified pipe, which conveys the sewage to a system of cesspools located about seven hundred yards from the buildings; a pipe is also laid for the purpose of flushing when necessary.

Supplies.—Are furnished by yearly contract, except medicines, which are ordered when required by the County Physician.

Medical Attendance.—The hospital is visited daily, or oftener if necessary, by the County Physician. There are employed, a hospital steward, three nurses, cooks, and others, to the number of nine, all told.

REPORT TO THE STATE BOARD OF HEALTH OF THE INDIGENT SICK

Treated in the San Benito County Hospital, for the year ending August 1, 1890.

Total by each Disease.....	DISEASES.	No. Deaths by each Disease	Total by each Disease.....	DISEASES.	No. Deaths by each Disease
6	Various accidents.....	.....	2	General debility.....	.....
4	Bronchitis.....	.....	3	Remittent fever.....	.....
1	Ulcer, chronic.....	.....	1	Cataract.....	.....
2	Cystitis.....	.....	1	Partial dementia.....	.....
2	Phthisis pulmonalis.....	2			

Number of months reported.....	12	Discharged.....	16
Total on hand at commencement of year.....	4	Died.....	2
Total admitted.....	22	Percentage of deaths.....	6
Discharged cured.....	16	Remaining under treatment.....	4

*Name and location of hospital: SAN BENITO COUNTY HOSPITAL, Hollister, California.**Physician's name and Post Office address: J. H. TEBBETTS, Hollister, California.*

By contract with Board of Supervisors all indigent sick, also broken down and enfeebled persons, are placed in care of County Physician. They are comfortably lodged and boarded by a Matron, at \$4 per week for each individual.

The County Physician, when necessary, employs nurses for any patient requiring extra attention. He also buys clothing for the patients. All medicines are supplied by a druggist in town, of good quality, as ordered by Physician, at a specified price, by contract.

The hospital is located on the principal business street of Hollister. The patients are required to remain on the premises. For the past two years frequent inspections by Board of Supervisors have been made, and everything found in a neat and healthy condition. No complaints have been made to me by any patient for over one year as regards food, clothing, or lack of care.

Salary of County Physician is low—only \$25, with no prospect of anything better, so far as one can judge.

The total expenses of the hospital and care of patients will average about \$115 or \$120 per month. This includes all expenses.

REPORT TO THE STATE BOARD OF HEALTH OF THE INDIGENT SICK

Treated in the Merced County Hospital, for the year ending December 31, 1889.

Total by each Disease.....	DISEASES.	No. Deaths by each Disease	Total by each Disease.....	DISEASES.	No. Deaths by each Disease
6	Diarrhœa and dysentery.....	.....	8	Rheumatism.....	.....
3	Erysipelas.....	.....	12	Tonsilitis.....	.....
12	Typhoid fever.....	.....	12	Peritonitis.....	.....
16	Malarial fever.....	.....	3	Scirrhus.....	1
7	Phthisis.....	3	2	Inanition.....	1
3	Pneumonia.....	.....	2	Measles.....	.....
2	Bronchitis.....	.....	8	Typho-malarial fever.....	.....
3	Heart disease.....	2	29	Indigent.....	.....
5	Alcoholism.....	1	38	Other causes.....	2

Number of months reported.....	12	Discharged.....	31
Total on hand at commencement of year.....	36	Died.....	10
Total admitted.....	106	Percentage of deaths.....	7
Discharged cured.....	68	Remaining under treatment.....	33

Name and location of hospital: MERCED COUNTY HOSPITAL, one half mile south of Merced City.

Physicians' names and Post Office address: DR. E. S. O'BRIEN, DR. G. P. LEE, Merced City, California.

The condition of our hospital is good, having been thoroughly repaired the past year. The location is one half mile south of Merced City. The sewerage is not as good as could be wished for, as the ground is flat, so we have to drain into cesspools. Ventilation is very good. Supplies all that can be desired. Medical attendance daily. Surface area to each patient, eight feet square, when the hospital is full; when not full, of course they have more room. The main building has been occupied as a hospital some fifteen years, the new part six years; but the whole building last year had a thorough renovation. Water supply good.

REPORT TO THE STATE BOARD OF HEALTH OF THE INDIGENT SICK

Treated in the Santa Clara County Hospital, for the year ending December 31, 1889.

Total by each Disease.....	DISEASES.	No. Deaths by each Disease	Total by each Disease.....	DISEASES.	No. Deaths by each Disease
65	Phthisis.....	24	2	Varioloid.....	
15	Paralysis.....	6	4	Influenza.....	
36	Infirm.....		1	Fever, intermittent.....	
10	Imbecile.....		3	Insane.....	
7	Asthma.....		1	Chorea (Saint Vitus' dance).....	
1	Blind.....		4	Wounds, knife.....	
36	Rheumatism.....		1	Sciatica.....	
5	Heart disease.....	4	9	Dropsy.....	
25	Ulcerations, chronic.....		3	Granulated eye.....	
7	Dislocations.....		2	Lumbago.....	
1	Cataract, eye.....		1	Tumor.....	
1	Ophthalmia.....		1	Burns.....	
5	Cystitis, chronic.....		23	Fever, malarial.....	
1	Varices.....		9	Diarrhœa, chronic.....	1
11	Bronchitis.....		2	Scrofula.....	
15	Sprains.....		2	Felon.....	
3	Enciente.....		3	Constipation.....	
14	Fever, typhoid.....	3	1	Fistula.....	
2	Erysipelas.....		6	Catarrh.....	
10	Abscess.....		1	Neuralgia.....	
11	Contusions.....		2	Hernia, rupture.....	
14	Gonorrhœa.....		1	Colic, lead.....	
18	Syphilis.....		2	Cancer.....	
4	Epilepsy.....		1	Pneumonia.....	1
19	Alcoholism.....	4	1	Inflammation of brain.....	1
4	Kidney disease.....			Syphilitic carbuncle.....	1
2	Fever and ague.....			Convulsions.....	1
3	Amputation.....	2		Suicide.....	1
7	Wounds, gunshot.....	1		Dislocated vertebra.....	1
7	Fractures.....			Cirrrosis of liver.....	1
12	Poison oak.....			Fracture of back.....	1
1	Poison wounds.....			Empyema.....	1
Number of months reported.....		12	Discharged.....		168
Total on hand at commencement of year.....		91	Died.....		54
Total admitted.....		364	Percentage of deaths.....		8.31
Discharged cured.....		154	Remaining under treatment.....		80

Name and location of hospital: SANTA CLARA COUNTY HOSPITAL, San José, California.

Physician's name and Post Office address: WILLIAM H. HAMMOND, San José, California.

REPORT TO THE STATE BOARD OF HEALTH OF THE INDIGENT SICK

Treated in the Sonoma County Hospital, for the year ending December 31, 1889.

Total by each Disease.....	DISEASES.	No. Deaths by each Disease	Total by each Disease.....	DISEASES.	No. Deaths by each Disease
8	Fracture .....	.....	2	Enciente .....	.....
4	Imbeciles .....	.....	2	Dislocated wrist .....	.....
9	Syphilis .....	.....	1	Dislocated ankle .....	.....
14	Rheumatism .....	.....	2	Dislocated shoulder .....	.....
1	Resection of elbow joint	1	1	Hemorrhage of lungs	1
2	Traumatic pleurisy	1	1	Hemorrhage of kidneys .....	.....
17	Fever .....	.....	3	Asthma .....	.....
4	Fever, typhoid	2	6	Chronic alcoholism .....	.....
3	Fever, malarial .....	.....	5	Cancer .....	.....
15	Wounds .....	.....	1	Chorea .....	.....
7	Dyspepsia .....	.....	3	Phthisis pulmonalis .....	.....
2	Gastritis .....	.....	3	Hysteria .....	.....
5	Eczema of leg	1	2	Poison oak .....	.....
9	Heart disease	1	1	Sprained ankle .....	.....
1	Indigestion .....	.....	1	Tonsilitis .....	.....
8	Bronchitis	1	1	Hypochondriac	1
4	Pneumonia	2	3	Cystitis	1
2	Chronic inflammation of liver	2	2	Gonorrhœa .....	.....
2	Diabetes mellitus	1	2	Locomotor ataxia .....	.....
1	Albuminuria .....	.....	1	Hernia	1
14	General debility	3	1	Metritis .....	.....
3	Abscess .....	.....	8	Chronic ulcer of leg .....	.....
1	Sciatica .....	.....	2	Dropsy	1
2	Chronic diarrhœa	1	1	Synovitis .....	.....
1	Scurvy .....	.....	1	Morphine habit .....	.....
2	Iritis .....	.....	3	Burn .....	.....
3	Erysipelas .....	.....	1	Aphonia .....	.....
3	Internal injuries	2	1	Epilepsy .....	.....

Number of months reported	12	Discharged	51
Total on hand at commencement of year	36	Died	23
Total admitted	172	Percentage of deaths	129
Discharged cured	96	Remaining under treatment	38

Name and location of hospital: SONOMA COUNTY HOSPITAL, near Santa Rosa, California.*Physician's name and Post Office address:* M. M. SHEARER, Santa Rosa, California.

Condition, just refitted, hence excellent. Location, two and one half miles from city limits, at foot of mountains; exceptionally healthy. Sewerage bad; open cesspool three hundred yards from building. Ventilation wretched. House planned and built with an inclosed court on three sides; open slat ventilators on floors, none above. Supplies ample and first class. Medical attendance: one physician in attendance daily; one Steward, one Matron, and one nurse. Surface area, etc., eight by six feet. Water supply, by windmill and horse-power; insufficient, and not very good.

REPORT TO THE STATE BOARD OF HEALTH OF THE INDIGENT SICK

Treated in the Santa Cruz County Hospital, for the year ending December 31, 1889.

Total by each Disease.....	DISEASES.	No. Deaths by each Disease.	Total by each Disease.....	DISEASES.	No. Deaths by each Disease.
1	Intra capsular fracture of femur.	1	1	Ulcer right arm	
2	Extra capsular fracture of femur.		1	Insanity	
2	Paralysis		1	Orchitis	
10	Indigent		2	Poison oak	
1	Traumatic erysipelas		2	Acute bronchitis	
4	Inflammatory rheumatism		1	Asthmatic bronchitis	
2	Muscular rheumatism		4	Alcoholism	1
1	Sciatic rheumatism		6	Typhoid fever	
1	Gonorrhœal rheumatism		1	Dysentery	
1	Fracture of fibula		1	Dyspepsia	
1	Amputation of fingers		2	Syphilis	
1	Carbuncle	1	1	Fracture of femur	
1	Palmar ulcers		1	Fracture of tibia fibula	
3	Varicose ulcers		1	Compound fracture of tibia	
2	Heart disease	1	2	Sprained knee	
1	Cut foot		1	Contused chest	
1	Punctured wound, thorax		1	Dislocated spine	
1	Blindness		1	Sprained back	
1	Apoplexy	1	1	Contused nose	
1	General paresis	1	1	Abscess of abdomen	
1	Fractured rib		1	Sprained ankle	
1	Fractured clavicle		1	Tuberculosis	
1	Iritis		1	Incised wound in leg	
5	Pulmonary consumption	3	17	Old age	
1	Incised wound, ear		1	Hemorrhoids	
Number of months reported..... 12			Discharged		
Total on hand at commencement of year			Died		
Total admitted			Percentage of deaths		
Discharged cured			Remaining under treatment.....		

Name and location of hospital: SANTA CRUZ COUNTY HOSPITAL, Santa Cruz, California.
Physician's name and Post Office address: F. E. MORGAN, Santa Cruz, California.

REPORT TO THE STATE BOARD OF HEALTH OF THE INDIGENT SICK

Treated in the Solano County Hospital, for the year ending December 31, 1889.

Total by each Disease.....	DISEASES.	No. Deaths by each Disease.	Total by each Disease.....	DISEASES.	No. Deaths by each Disease.
5	Paralysis.....	1	2	Alcoholism.....	
5	Ulcer, chronic, leg.....		3	Phthisis pulmonalis.....	1
3	Rheumatism.....		1	Cystitis.....	
1	Balanitis.....		2	Spermatorrhœa.....	
6	Fever, remittent.....		1	Mitral insufficiency.....	
4	Fever, intermittent.....		1	Excision inferior maxillary ne- crosis, following from gun- shot wound.....	
1	Fever, typhoid.....			Fracture skull, trepanning.....	1
1	Parophthalmitis.....		2	Fracture, tibia.....	
1	Phlegmon.....		1	Fracture, clavicle.....	
1	Fever, continued.....		1	Fracture, fibula.....	
3	Syphilis, secondary.....				
1	Syphilis, tertiary.....				
1	Stricture, urethral.....				
Number of months reported.....		12	Discharged cured.....		47
Total on hand at commencement of year.....		22	Discharged.....		49
Total admitted.....		56	Died.....		3
			Remaining under treatment.....		26

Name and location of hospital: SOLANO COUNTY HOSPITAL, Suisun, Solano County, Cal.
Physician's name and Post Office address: W. G. DOWNING, Suisun, Cal.

REPORT OF THE STATE ANALYST.

The office of State Analyst was created by the Legislature of 1885, and was approved March fifth of that year by Governor Stoneman. The State Medical Society, at its annual meeting April 17, 1884, had passed the following resolution:

Resolved, That the Legislature be recommended to create the office of State Chemist, * * * who shall act in conjunction with the State Board of Health, and whose duty it shall be to analyze food, drugs, remedies, waters, etc., and report upon the same for the general good of the people, and to the discomfiture of parties dealing in adulterated and spurious articles of food and medicine.

This action of the State Medical Society was warmly seconded by the State Board of Health, and its recommendations embodied in the Act creating the office of State Analyst. It should be said that the President, Secretary, and members of the State Board of Health have at all times done everything in their power to foster this office, and earnestly and heartily commend it to the liberal support of the people of the State of California.

The intent of the State Medical Society, which initiated this movement, of the State Board of Health which indorsed it, and of the Legislature which adopted it, was to protect and care for the people at large in matters where they could not protect themselves. In so doing California has only followed the lead of the older States in this country. Surely no more conservative field of legislation can be found.

A careful study of the organic act will disclose a twofold object:

First—Sanitary, *i. e.*, to provide for an official examination of foods, drinking water, drugs, medicines, wines, etc.

Second—To aid in the development of home resources. Under this head is included the provision for the analysis of mineral waters, wines, and all the products connected with the wine industry.

The importance of this work is apparent to every one. That the food buyer should receive the article he asks for and pays for is the first principle of commercial honesty; that the food, drugs, medicines, etc., should be pure is absolutely necessary to health, and the treatment of disease. I do not think that any discussion of this proposition is necessary; the only point upon which discussion may arise relates to the ways and means of carrying it into effect. Here again, it seems to me, the method is simple. Two things are necessary: first, the procuring of the samples; and second, they must be analyzed.

These samples may be presented by individuals, consumers who are in doubt or suspicious of the purity of the food article which they consume. Dealers who wish to buy and sell approved articles only, will present samples for examination from time to time. Experience has shown that where this examination of foods has been thoroughly carried out, the dealers are the first to present their samples for approval before purchasing. They regard the analyzing chemist as their friend, and seek his advice and opinion. The Inspectors of the local Boards of

Health are a body who can furnish samples, and the great majority, too, for analysis. It will be seen that no new legal machinery is necessary to begin and carry forward this important work.

The other side of the question, relating to the analysis of samples, is also simple. The State Analyst, when provided with suitable assistants, can make all the analyses required. With a moderate appropriation for chemical work the whole scheme of supervision of food, drugs, and medicines can be maintained.

The examination of the drinking waters of the State is one of the most important problems with which the State has to contend. As the State becomes more populous the more imperative will it become. Three years ago the State of Massachusetts appropriated thirty thousand dollars (\$30,000) for this work, and has appropriated twenty-five thousand (\$25,000) yearly ever since. The first report will be given to the public this year, and it is not too much to say that it will in all probability be a most valuable contribution on the subject of water supply for cities and towns. In a supplement to this report I shall take up this question in detail, and will present some of the conclusions reached by the Massachusetts investigation. So much, however, I can state, that they have found it necessary to investigate the waters of each section and determine their constitution. The waters of the State may be classified into districts, and each has its own peculiarities and composition.

The water problem with us is peculiar, and differs from that of any other State, and must be settled by thorough and independent investigation. It has been a matter of great regret to the State Analyst that he has not been able to do more work upon this problem. Many samples of water have been submitted for analysis during the last two years, which could not be examined because there was no one to do the work.

The analysis of the mineral waters of the State is of the highest importance, both from a health and political standpoint. California has more mineral springs than any other State in the Union, and, presumably, better ones; yet, from lack of proper analysis and investigation, they are not appreciated and patronized as they deserve. Every year large numbers of our own citizens, as well as those from neighboring States, visit the mineral springs of Europe, at great expense to themselves and loss of patronage to us. I know of no direction in this State in which a small expenditure of money would bring so large a return in the form of permanent development. The mineral springs would supplement the known attractions of climate, and many thousand visitors would yearly come to our coast if they could but know the value of our mineral waters. A report printed under the auspices of the Board of Health, giving the analysis of our springs, would do much to attract visitors and immigrants.

The materials for a full report are not available at this time, and I shall present them in the form of a supplement to be published at an early date. In this supplement I shall present a statement of the work that I have done, and discuss some of the problems which belong to the office of State Analyst.

In this conclusion I will say that the University has just built a new laboratory for the department, in which suitable working-rooms are provided for the State Analyst. It is very doubtful if better accommodation for carrying on investigations in this department can be found anywhere.

They have been planned with care, and provision has been made for the service of the State in this direction. I have had the opportunity of visiting the more important laboratories of this country and Europe the past summer, and have used the occasion to study the methods of analysis and investigations as applied to foods, etc. I trust that such provision may be made for the support of this office as will enable it to do the work for which it was created.

Respectfully submitted.

W. B. RISING,
State Analyst.

BERKELEY, November 1, 1890.

MONTHLY REVIEW OF DEATHS AND PREVAILING DISEASES

REPORTED TO THE STATE BOARD OF HEALTH FROM JUNE 30, 1888,
TO JUNE 30, 1890.

[Reprinted from Monthly Circular of State Board of Health.]

JULY, 1888.

Mortality reports received from eighty-five cities and towns within the State return the number of deaths as nine hundred and fifty-eight in an estimated population of seven hundred and seven thousand eight hundred and fifty, a monthly percentage of 1.34 per thousand, or an annual death rate of 16.08, which indicates that the low mortality noticed in last report still continues.

CONSUMPTION, which, as before remarked, adds largely to our monthly mortality, gives the remarkably small number of one hundred and thirty-seven deaths in July, a decrease of nineteen from last report, which was then the smallest recorded in several months.

PNEUMONIA caused forty-six deaths, thirty-nine occurring in San Francisco, the remaining seven being distributed throughout the State, which is a great decrease in the mortality from this disease, and indicates a general absence of acute pulmonary diseases.

BRONCHITIS caused but sixteen deaths throughout the State, San Francisco, Oakland, and Los Angeles contributing them all.

CONGESTION OF THE LUNGS was fatal in seven instances among children.

WHOOPIING-COUGH is credited with thirteen deaths, eleven of which occurred in San Francisco and two inland.

DIPHTHERIA continues to add to our mortality, twenty-eight deaths being attributed to it and nine to croup, which makes a record of thirty-seven deaths from these twin diseases. San Francisco reported eleven, Oakland eleven, San Bernardino three, Sonora two; College City, Etna Mills, Truckee, Vallejo, Napa, Los Angeles, Mono, Watsonville, San José, and Stockton one each.

SCARLET FEVER caused seven deaths, one in Sacramento, one in Elk Grove, one in Grass Valley, one in Wheatland, and three in San Francisco.

MEASLES had the small mortality of two.

SMALLPOX caused two deaths, both in San Francisco; recent arrivals there.

TYPHOID FEVER is credited with thirty-five deaths; same mortality as occurred in June.

REMITTENT FEVER was fatal in ten instances.

CEREBRO-SPINAL FEVER caused twelve deaths, which is double the number recorded in June.

CANCER was fatal to forty-three decedents, which is a large increase for the month.

HEART DISEASE also carried off the large number of seveny-two.

ERYSIPELAS was fatal in two instances.

ALCOHOLISM caused six deaths.

The following towns report *no deaths* during the month of July: Biggs, Bodie, Castroville, Cedarville, Dixon, Downieville, Downey, Fort Bidwell, Gonzales, Igo, Knights Ferry, Lincoln, Livermore, Merced, and Roseville.

PREVAILING DISEASES.

Reports received from eighty-five localities indicate a limited amount of sickness throughout the State, the most prevalent being disorders of the alimentary canal and paludal fevers. There seems to be an increasing prevalence of typhoid fever, which can in almost every instance be traced to impurity in the water consumed. This may be expected until the rainy season sets in, when the ground water will rise and correct the impurities which probably exist in all shallow wells that receive the surface drainage.

CHOLERA INFANTUM prevails quite generally, and is noticed in reports from Santa Ana, Lodi, Healdsburg, Dixon, College City, Fort Bidwell, Lakeport, Shasta, Williams, Sisson, Lemoore, Cottonwood, San Francisco, Oakland, Healdsburg, Truckee, and Stockton. If it is true, as recorded by Hayem, that cholera infantum depends upon the development of a microbe in the bowels, mothers cannot be too careful in seeing that the milk fed to babies during the summer months is first boiled, and never given when *sour or musty*, but freshly prepared for each meal. Hundreds of lives are sacrificed yearly by neglect of this precaution. The boiling of the milk from cows fed upon alfalfa is particularly requisite, as this kind of feeding seems to give an irritating quality to the milk, which in most babies induces a very violent diarrhoea and disturbance of the stomach.

DIARRHŒA is mentioned as prevailing to a noticeable degree in Mariposa, Sierra City, Dixon, College City, Cedarville, Alturas, Fort Bidwell, Colton, Lakeport, Bakersfield, Shasta, Sisson, Downey, Santa Clara, Tulare, Livermore, Calico, Benicia, Gridley, Sacramento, and Salinas.

DYSENTERY is reported in Jolon, Tulare, Igo, Mariposa, Colton, Sisson, Santa Cruz, Truckee, Salinas, and Millville.

CHOLERA MORBUS was also noticed in College City, Lemoore, Bakersfield, Williams, Truckee, and Redwood City.

All of these diseases are more or less influenced by meteorological conditions, extreme heat being a prominent factor when associated with insanitary conditions, decomposing material, or unsuitable food.

SMALLPOX.—There was but one case of smallpox reported in July, and that came by train from Bethany, near Stockton, to San Francisco. No other cases of smallpox seem to have arisen from it. Two cases of smallpox were imported from China on the second of August, and were at once provided for by the City Board of Health of San Francisco. We may, therefore, practically claim California to be free from the disease.

MEASLES, in a mild form, was present during the month in Sonora, Sisson, Jolon, Millville, Santa Clara, Redwood City, Lodi, Biggs, Castroville, and Oakland.

SCARLET FEVER was observed in Lemoore, Biggs, St. Helena, Wheatland, Elk Grove, Sacramento, Grass Valley, and San Francisco.

DIPHTHERIA was quite prevalent in Oakland during the month, and is mentioned in reports from San Francisco, Sonora, Tulare, Truckee, Etna Mills, Riverside, College City, San Bernardino, Napa, Pomona, Stockton, and Vallejo. The contagious nature of the disease ought to insure prompt disinfection of every article used by the sick, and strict isolation should be enforced in every case. There is no doubt that diphtheria is frequently propagated by permitting mild cases of the disease to mingle with the public, it not being generally known that from the mildest attack the most virulent can be and often is developed.

WHOOPING-COUGH was present in Gridley, Bakersfield, Biggs, Tulare, Lockeford, Calico, Bodie, and San Francisco.

ERYSIPELAS.—Sporadic cases of this disease were reported in Sacramento, Downey, Igo, Truckee, Merced, Tulare, Gridley, Sonora, Mariposa, Sierra, Fort Bidwell, Millville, Bakersfield, Williams, and St. Helena. The type was mild and not attended by any serious mortality.

TYPHOID FEVER was noted in Colton, Cloverdale, Chico, Davis, Jackson, Los Angeles, Oakland, Pasadena, Redwood, Sacramento, San Francisco, San José, San Diego, Fort Bidwell, Lakeport, Shasta, Igo, Healdsburg, Hills Ferry, Santa Clara, Merced, Etna Mills, and Salinas.

TYPHO-MALARIAL FEVER was present in Davis, College City, Elk Grove, Pomona, Millville, Truckee, Igo, Lemoore, Tulare, and Cloverdale.

REMITTENT FEVER was noticed in Dixon, College City, Sierra, Knights Ferry, Williams, Bakersfield, Downey, Ontario, Lemoore, Tulare, Bodie, Cloverdale, Cottonwood, and Wheatland.

PNEUMONIA.—Some cases of this disease were noticed during the month in Santa Clara, Downey, Brownsville, Gonzales, Lockeford, Tulare, Etna Mills, Castroville, San Diego, Salinas, San José, Marysville, Colfax, and San Francisco.

CHOLERA is prevalent in Hongkong, and has made its appearance again in Japan. The proximity of cholera through the constant commercial intercourse between these countries and our own, renders us peculiarly exposed to an invasion of the disease, recollecting the persistence with which cholera germs maintain their existence under the most adverse circumstances. With bowel disorders so prevalent as they are now, the human system is in a condition of receptivity that would readily become infected and develop the disease in its most fatal form. Sir Joseph Fayer, from his great experience in India, maintains that under certain circumstances cholera morbus, or summer cholera, may become epidemic, and is undistinguishable from Asiatic cholera, variation being in severity and not in kind. It is therefore prudent to avoid all known causes of bowel disorders, especially overripe or decayed fruit, and all noxious emanations from any source. The strictest hygienic measures should be enforced within our cities, our dwellings, and surroundings. All garbage and decaying organic matter should be burned or deeply buried, outhouses cleaned and whitewashed, as cholera, if it once invades our State, will spare none but those who have made themselves secure by sanitary forethought and precaution.

PACIFIC COAST WEATHER.

WEATHER.—Rain fell in Washington Territory on the 1st, 2d, 3d, 11th, 12th, 13th, 14th, 25th, 26th, 27th, and 28th; in Oregon on the 1st, 2d, 3d, 12th, and 13th; and local showers in California on the 11th, 12th, 17th, 18th, 19th, and 20th.

Thunder storms occurred along the California coast, north of San Francisco, on the 11th, and in the mountain districts of eastern California on the 17th, 18th, 19th, and 20th, those on the three latter days being unusually severe.

Two storms were traced during the month, passing from the coast to the east over Washington Territory and Oregon, on the 2d and 11th.

RAINFALL.—The precipitation has been about normal throughout California; elsewhere it has been about half an inch above. The heaviest rainfall reported for stations in California was 3.51 inches at Summit.

TEMPERATURE.—The mean temperature has been about normal over the entire coast. An unusually warm wave extended along the coast of California on the 15th; the maximum thermometer on that date at San Francisco reading 93.4 degrees, being the highest temperature recorded at that point since 1849. The warm wave spread over the interior valleys the following day, and extended to Oregon and Washington Territory on the 17th;

but continuing over the interior of California until the 24th, when it moderated somewhat. The highest temperature reported from stations in California was 117 degrees, at Mammoth Tank, on the 22d; the average of the observations taken daily at 2 p. m. at that station being 110.2 degrees, and the monthly mean temperature of 97.20 degrees. Maximum temperature of 100 degrees, or over, were reported from all stations in California other than those located on the immediate coast or in the mountain districts.

AUGUST, 1888.

Mortality reports received from fifty-one cities and towns, with an estimated population of seven hundred and twenty-two thousand six hundred, give the number of deaths as nine hundred and eight, which is a monthly percentage per thousand of 1.25, or an annual death rate of .15 per thousand, which is the lowest percentage we have had during the year, and indicates an absence of any serious epidemic disease.

CONSUMPTION caused one hundred and thirty-eight deaths, over one sixth of the total mortality.

PNEUMONIA was fatal in forty-three instances—thirty-two of them in San Francisco, four in Oakland, and one each in Stockton, Santa Rosa, Santa Clara, San Bernardino, Nevada City, Marysville, and Dixon.

BRONCHITIS caused fourteen deaths, thirteen of which occurred in San Francisco, and one in Trinity County.

CONGESTION OF THE LUNGS was fatal in nine instances—one in Sacramento, one in San Diego, and seven in San Francisco. From these statistics we infer that outside of San Francisco acute pulmonary disease was almost absent from the State during the month.

WHOOPING-COUGH is credited with four deaths, three of which occurred in San Francisco and one in San Bernardino.

DIPHTHERIA still continues a large factor in our mortality list, no less than thirty-one deaths being caused by it during the month. If we add to this ten from croup, we have a mortality of forty-one from these allied diseases. San Francisco reports nineteen, Oakland seven, Los Angeles five, Sisson three, and one each in Watsonville, Stockton, Selma, Santa Cruz, San José, San Bernardino, and Cloverdale.

SCARLET FEVER caused two deaths—one in Sacramento and one in Lemoore.

MEASLES had no mortality during the month.

SMALLPOX caused no deaths.

TYPHOID FEVER was fatal in twenty-seven instances, which is a decrease from last report.

TYPHO-MALARIAL FEVER was fatal in six instances.

REMITTENT FEVER is credited with eighteen deaths, which is an unusual mortality from this disease.

CEREBRO-SPINAL FEVER caused six deaths.

CANCER was fatal in twenty-four instances, which is a decrease of nearly one half from last report.

CHOLERA INFANTUM was the cause of thirty deaths, which is a marked decrease from July, when the deaths from this cause were sixty.

DIARRHŒA AND DYSENTERY were fatal in thirteen instances, which is also a decrease from the last report.

HEART DISEASE caused sixty-two deaths.

ERYSIPELAS was fatal in four cases.

ALCOHOLISM increased its mortality from six in July to twelve in August.

The following towns report *no deaths* during the month: Alturas, Auburn, Azusa, Biggs, Bodie, Calico, Castroville, Cottonwood, Downieville, Etna Mills, Elk Grove, Forest Hill, Fort Bidwell, Gridley, Hills Ferry, Igo, Knights Ferry, Lincoln, Lakeport, Millville, Roseville, Sierra City, Shasta, and Williams.

PREVAILING DISEASES.

Reports received from seventy-five localities continue to indicate a very limited amount of sickness throughout the State, and although during some days within the month the temperature ranged as high as 111 degrees in some parts of the State, not a single case of *sunstroke* or thermic fever was reported to this office, or, as far as known, occurred within its bounds.

CHOLERA INFANTUM was noticed with some frequency in Lemoore, Dixon, Sacramento, Mariposa, Cedarville, Fort Bidwell, Sierra City, Pomona, Salinas, San Diego, Los Angeles, San Bernardino, Oakland, and San Francisco.

DIARRHŒA AND DYSENTERY were observed in Millville, Lemoore, Anaheim, San Diego, Monterey, Jolon, Castroville, San Bernardino, Downey, Tulare, Fresno, Cloverdale, Knights Ferry, Cottonwood, Lincoln, Biggs, Weaverville, Anderson, Etna Mills, Sisson, Truckee, Alturas, Sierra City, Vallejo, and San Francisco.

MEASLES was noticed in Castroville and Cloverdale.

SCARLET FEVER was present in Sacramento, Lemoore, Biggs, Sisson, Oakland, and San Francisco. The type is singularly mild, and attended by a very limited mortality.

DIPHTHERIA still occupies a considerable portion of the State, and adds a large item to our death rate during August. It was noted in reports from San Francisco, Oakland, San Bernardino, Los Angeles, Santa Cruz, Selma, Watsonville, St. Helena, Anderson, Sisson, Colfax, Etna Mills, Sonora, Gridley, and Fresno.

WHOOPIING-COUGH was present in Anderson, Calico, Elsinore, Livermore, San Bernardino, and San Francisco.

ERYSIPELAS, in sporadic form, was observed in Millville, Downey, Biggs, Colfax, Sierra City, Fresno, Brownsville, Oakland, and San Francisco.

TYPHOID AND TYPHO-MALARIAL FEVER is mentioned as present in Elk Grove, Sacramento, Lemoore, Hopland, Igo, Anderson, Knights Ferry, Cloverdale, Colton, San Diego, San Bernardino, Los Angeles, Pasadena, Pomona, Hills Ferry, Truckee, Fort Bidwell, Etna Mills, Tulare, Salinas, Oakland, and San Francisco. In Yuma, Arizona Territory, Dr. Taggart writes typhoid fever and diphtheria are epidemic.

REMITTENT FEVER is noticed in Bodie, Millville, Lemoore, Cottonwood, Lodi, Igo, Williams, Alturas, Knights Ferry, Downey, Sisson, Colfax, Fresno, Elsinore, Lockeford, and Shasta.

PNEUMONIA.—A limited number of cases of this disease were noticed in Downey, Salinas, San Bernardino, Dixon, Marysville, Nevada City, Oakland, Santa Clara, Santa Rosa, Stockton, and San Francisco. It is not marked "prevalent" anywhere, and was probably as limited as it will be during the year.

BRONCHITIS has almost disappeared from our sickness reports, although a case or two was noticed in Bodie, Weaverville, Mariposa, Fresno, and San Bernardino. It was more frequent in San Francisco than anywhere, but there the disease was limited, as a rule, to the advanced in life.

PAROTIDITIS, or MUMPS, was quite epidemic in Castroville.

SMALLPOX has, we regret to say, reappeared in San Francisco, Oakland, and Redding. In San Francisco, August twenty-third, it was introduced by a man trading on the San Joaquin River; in a few days several cases developed, and by the thirtieth of the month fourteen cases were in the hospital. Two cases were detected in Oakland, but were immediately quarantined. One case was also detected in Redding, and placed in the smallpox hospital. Owing to the exceeding mildness in the character of the disease which developed during the past winter, proper precautions were not taken in those parts of the State, outside the large cities, to properly destroy the clothing, disinfect or fumigate the premises, or render it improbable or impossible for the disease germs to exist in or about those attacked by the disease, many of the cases never going to bed, and others as equally careless of the health of their neighbors. As a result we may look for an outbreak of the disease when the winter season approaches and these diseased garments are again brought into use. What was mild in its form last winter may be most virulent in its course this winter. The wisest course to pursue, then, is to get vaccinated early, and thus anticipate disease by timely preventive measures.

PACIFIC COAST WEATHER.

The pressure was highest over Northern California on the second, and Southern California on the eighteenth. It was lowest over California on the fourteenth.

TEMPERATURE.—The temperature was slightly above the average in Northern California, and from one to two degrees below the normal in Southern California; the highest temperature reported from any Signal Service Station in the State during the month was from Fresno, where the temperature on the twenty-fourth was reported at 111 degrees.

STORMS.—No storms of violence appeared on the Pacific Coast during the month. A light rain fell in the vicinity of San Diego on the twenty-eighth. It moved northeasterly, resulting in very light showers, disappearing in Inyo County during the early morning of the thirtieth. A light shower also fell in the vicinity of Fort Bidwell on the sixteenth.

SEPTEMBER, 1888.

Mortality reports received from sixty-four cities and towns, with an estimated population of seven hundred and two thousand seven hundred, record the deaths therein at eight hundred and eighty-two, giving a monthly percentage per thousand of 1.25, or an annual death rate of 15 per thousand, which is the same as that in August, and unmistakably shows the healthy condition of the State, and how exceedingly low our death rate is compared with that of any other State in the Union. The principal causes of death were:

CONSUMPTION, which carried off one hundred and sixteen decedents, the larger number dying in San Francisco, where such cases congregate in large numbers.

PNEUMONIA was fatal in thirty-eight instances, which is a slight decrease from last report, but large enough to indicate an increase in the frequency of the disease.

BRONCHITIS caused fourteen deaths, all of which occurred in the coast counties, except one, which is credited to Oroville.

CONGESTION OF THE LUNGS was fatal in five instances.

DIARRHŒA AND DYSENTERY were fatal in fourteen cases, which shows an abatement in the prevalence of the disease.

CHOLERA INFANTUM, although abating, gives a record of thirty deaths, which is the same as recorded last month.

DIPHTHERIA was fatal in twenty instances, which is a decrease of eleven from last report. Only five deaths occurred in San Francisco from it. Five were reported from Oakland, four from Los Angeles, two from Nevada City, two from St. Helena, one from Stockton, and one from Santa Barbara.

CROUP.—Fourteen deaths are recorded from this disease—eight in San Francisco, three

in Oakland, two in Los Angeles, and one in Lincoln. In all these places diphtheria was present. The inference is therefore strong that all these cases were diphtheritic.

WHOOPIING-COUGH was fatal in six instances.

SCARLET FEVER is credited with four deaths—one in Hollister, one in San José, one in Red Bluff, and one in San Francisco. The disease is not prevalent.

MEASLES caused no deaths in this month.

SMALLPOX was fatal in two instances, both occurring in San Francisco.

TYPHOID FEVER is beginning to increase our mortality tables, forty-two deaths being recorded against it; nearly double the number of those dying in August.

TYPHO-MALARIAL FEVER has, however, only four deaths attributed to it.

REMITTENT FEVER, on the contrary, records seventeen deaths, an unusual number; not quite as many as were attributed to it last month by one.

CEREBRO-SPINAL FEVER caused seven deaths—three in San Francisco, two in Santa Rosa, one in Tulare, and one in Woodland.

ERYSIPELAS was fatal in three instances.

HEART DISEASE is credited with fifty-one deaths.

ALCOHOLISM was fatal to eight decedents.

The following towns, with an estimated population of fourteen thousand four hundred, report no deaths during the month: Anderson, Bodie, Castroville, Colfax, College City, Colton, Dixon, Elk Grove, Fort Bidwell, Lemoore, Millersville, Newman, Ontario, Sierra City, Shasta, and Wheatland.

PREVAILING DISEASES.

Reports received from eighty-five localities in different parts of the State all agree upon the extreme healthfulness of their respective districts.

CHOLERA INFANTUM was observed in several instances in San Bernardino, Sisson, Elsinore, Dixon, Sacramento, and Oakland.

DIARRHŒA AND DYSENTERY are mentioned in reports from Lincoln, Elsinore, Shasta, Benicia, Weaverville, Anaheim, San Bernardino, Fresno, Sisson, Downey, Livermore, Tulare, Fort Bidwell, Sierra City, Bakersfield, Gonzales, Marysville, Sacramento, Oakland, Pomona, Vallejo, and Truckee.

SMALLPOX, during the month, numbered twenty-four cases in San Francisco. In Stockton one case was imported from San Francisco; another appeared in Livermore, one case developed in Elk Grove, and one in Sacramento City. All were strictly quarantined, and so far the disease has not spread. For reasons heretofore given, we may look for a gradual increase of the disease. Prudence should, therefore, suggest that vaccination be insisted upon throughout the State, as time can alone tell whether the disease now commencing may develop an epidemic or malignant tendency, or continue in the mild form assumed during the past winter and spring. Better far to prevent either by timely vaccination, which is safe and certain to protect those availing themselves of it.

MEASLES is mentioned as in Jolon.

SCARLET FEVER is lingering here and there throughout the State. The type is peculiarly mild, and the mortality very limited. It is noted in reports from San Francisco, Jolon, Anderson, Hollister, San José, Visalia, and Red Bluff.

DIPHTHERIA.—Nineteen cases were reported from San Francisco, where the disease is abating. In Oakland a good many cases occurred; also in Los Angeles. Sporadic cases were mentioned in St. Helena, Sonora, Sisson, Lincoln, Jolon, Etna Mills, Truckee, Nevada City, Santa Barbara, and Stockton.

WHOOPIING-COUGH is present in St. Helena, Livermore, Angels Camp, College City, Chico, Petaluma, and Bakersfield.

ERYSIPELAS was noted in Sacramento, San Bernardino, Fresno, Weaverville, Millville, Mariposa, Bakersfield, Oakland, and San José.

TYPHOID FEVER is mentioned in reports from Anaheim, Sisson, Alturas, Jolon, Newman, Livermore, Fort Bidwell, Etna Mills, Truckee, Colton, Healdsburg, Jackson, Marysville, Oakland, Pasadena, Petaluma, Sacramento, San Bernardino, San Diego, San Francisco, Santa Ana, Santa Barbara, and Stockton. At this season of the year we expect typhoid fever to prevail more or less, but so far there has been only sporadic cases, without any tendency to become epidemic.

REMITTENT FEVER seems much more prevalent than any fever except the intermittent fever, and seems to take the form called bilious. It is reported in Fresno, Oakland, Oroville, Sacramento, San Bernardino, San Diego, San Francisco, Downey, Benicia, Sisson, Knights Ferry, Cottonwood, Newman, Lakeport, Tulare, Truckee, and Bakersfield.

PNEUMONIA is again mentioned in our reports, in different places: Fresno, Livermore, Ventura, Calistoga, Anderson, Bakersfield, Oakland, San Francisco, Santa Rosa, San Diego, Oroville, Los Angeles, Healdsburg, Red Bluff, and Chico.

BRONCHITIS is also noticed in reports from San Bernardino, Fresno, Cottonwood, Hopland, Bodie, Lakeport, Lemoore, Merced, Red Bluff, Santa Rosa, Oakland, and San Francisco.

VARICELLA, OR CHICKENPOX, is prevalent in Dixon and Mariposa.

YELLOW FEVER.—The presence of this disease in Florida, and its rapid dissemination into neighboring States, has caused some uneasiness in California, lest the large immigration from the South into this State might carry some of the infective germs with it into our warm valleys, where they would have all the requisites for development into destructive activity to the ruin of our State. To guard against such a possibility, the State Board of Health have appointed Dr. S. S. Herrick, an expert in the diagnosis of yellow fever, to visit our southern frontier, and ascertain the extent of our liability to

infection either from Florida or Mexico, and to take every means known to science to guard against the entrance of yellow fever, if such should threaten us. A great many persons, with confidence begotten of an unfamiliarity with the disease, believe that yellow fever could not exist in California, and, therefore, think we have nothing to dread from intercourse with States afflicted with the disease, or the countries where it is epidemic. Experience, however, teaches us that special sanitary precautions are requisite whenever yellow fever approaches us within five days' travel, as within that time it may get into our State before the fever is developed. Years of past immunity will not save us if once we permit the disease germs to get a lodgment in the warm valleys of our State. It is absurd to suppose that yellow fever could find no abiding place upon this coast; the same fallacy was entertained for years in Mazatlan, La Paz, Guaymas, Hermosillo, and Rosario—the latter place, three thousand feet above the level of the sea, where, until within a few years since, the fever was unknown. Yet, when through carelessness and the belief in the invulnerability of the climate to such disease it was admitted, it not only decimated the inhabitants, but is now permanently established as endemic to these places.

Yellow fever requires simply the initial germ, a temperature of 70 to 80 degrees, with a humidity of 70 to 80 degrees, to flourish. The mean temperature of Southern California is between 70 degrees and 80 degrees during the warm months. The mean humidity, say of Los Angeles, is, August 77 degrees, September 82 degrees, October 80 degrees, according to the Signal Service report of last year. The humidity of San Diego was 79, 80, and 82 degrees, for the same months. In Jackson, Florida, the mean temperature is 76 to 80 degrees, and the mean humidity is respectively 82, 82, 80 degrees; so that as far as the temperature and humidity of Jackson, Florida, and that of our southern border, there is not much to choose between them. In the Sacramento Valley the mean humidity is for the same months 58, 59, and 70 degrees; so that the greater dryness of the air would render us liable to cultivate the disease, *but the truth must be acknowledged, that we are as yet ignorant of the limits within which yellow fever can be confined.* Therefore, instead of waiting for it to enter our doors for the purpose of experimenting as to whether it can or cannot live in California, the State Board of Health concluded that the safest course for the State to pursue was to exclude it altogether, if ceaseless vigilance and unremitting attention to complete sanitation can accomplish such purpose.

PACIFIC COAST WEATHER.

The September just passed has been an unusually warm month over all the country west of the Rocky Mountains. The greatest departures from the normal temperature occurred in Idaho and Nevada, where the mean temperature for the month was nearly 15 degrees above the average mean for September. In Northern California the mean temperature was about 10 degrees above the normal in the interior and 3 degrees along the coast, and in Southern California about 5 degrees above the normal.

The rainfall for the month was light, except in the central portion of California, where heavy showers of rain, accompanied by thunder and lightning, fell on the 14th and 15th.

OCTOBER, 1888.

Reports received from seventy-nine localities return a mortality for the month of October of nine hundred and two decedents, in an estimated population of seven hundred and twenty-six thousand eight hundred and fifty, giving the remarkably small monthly percentage of 1.24 per thousand, or an annual death rate of 14.88. We believe that this is a lower percentage of deaths than will be found in any State within the Union for the month of October. The deaths for the month from infectious or zymotic diseases, including typhoid fever, did not reach one tenth of the total mortality, which shows how remarkably free the State is from any epidemic disease with a fatal tendency.

CONSUMPTION, as usual, holds the highest place in our mortality record, one hundred and forty-three deaths being attributed to it, which is an increase over the previous month.

PNEUMONIA also shows an increase, having caused forty-seven deaths in October. This may be attributed to the meteorological changes during the month, causing an increased number of persons to be attacked by the disease rather than to any malignity in its type.

BRONCHITIS was fatal to fifteen decedents.

CONGESTION OF THE LUNGS caused eight deaths.

DIARRHŒA AND DYSENTERY was fatal in twenty-two instances, which is an increased mortality from this cause over that of the month previous.

CHOLERA INFANTUM records thirty deaths, which is a large mortality so late in the season. August and September had the same number of decedents from this cause.

DIPHTHERIA was fatal in twenty-six instances, an increase over last month's report. Of these, four died in Los Angeles, four in Santa Barbara, three in Oakland, five in San Francisco, two in Watsonville, and one each in Alameda, Downey, Nevada, Pasadena, Pomona, Rocklin, Sacramento, and San Bernardino.

CROUP caused fourteen deaths. As these were probably all the result of diphtheritic infection, the fatality from this preventable disease is quite a prominent feature in our death record.

WHOOPING-COUGH caused two deaths.

SCARLET FEVER is credited with three deaths—one in Marysville, one in Truckee, and one in San Francisco.

MEASLES was fatal in but one instance.

SMALLPOX caused two deaths, both in San Francisco.

TYPHO-MALARIAL FEVER is credited with six deaths.

TYPHOID FEVER had a fatality of thirty-six, which is a decrease from last report. San Francisco is credited with thirteen of these fatal cases, Los Angeles five, Sacramento four, Redding two, and one each in San Diego, Anaheim, Santa Ana, Santa Barbara, San Bernardino, Watsonville, Riverside, Placerville, Truckee, Oakland, Napa, and Chico.

REMITTENT FEVER caused six deaths—two in San Francisco, and one each in Oakland, San Diego, San Bernardino, and Santa Ana.

CEREBRO-SPINAL FEVER was fatal in eleven instances, which is an increase over the report for September. Seven of these were reported from Oakland, one from Chico, one from Igo, one from San Francisco, and one from Santa Rosa.

ERYSIPELAS caused no deaths.

HEART DISEASE caused fifty-five deaths.

CANCER was fatal in eighteen instances.

ALCOHOLISM caused nine deaths.

The following towns report *no deaths* during the month: Alturas, Castroville, Cedarville, Etna Mills, Lockeford, North Bloomfield, Roseville, and Forest Hill.

PREVAILING DISEASES.

Reports received from eighty-four localities are singularly united in the assertion of the reporters that there was no sickness worth speaking of in their several fields of practice, and the assertion seems founded upon fact when compared with the reports of mortality from acute disease.

CHOLERA INFANTUM was observed in many localities in sporadic form, and is mentioned in reports from Wheatland, Elsinore, Lodi, Bakersfield, Colfax, Gonzales, Nevada City, Anaheim, Los Angeles, Oakland, Pomona, Salinas, Sacramento, Santa Ana, Santa Rosa, and San Francisco. The season is late for this disease to be so prevalent, but may be owing to the increased temperature over normal that prevailed throughout the month.

DIARRHEA AND DYSENTERY seem also to have been quite marked in several localities. In Sacramento, Nicolaus, Cedarville, Brownsville, Wheatland, Merced, Lakeport, Lockeford, Tulare, Redding, Igo, Lemoore, Lincoln, Williams, Red Bluff, Fresno, Downey, San Bernardino, Benicia, Newcastle, Bodie, San Francisco, and other places, they have been quite noticeable from their frequency, but not from their fatality, as the type has been mild and yielded readily to appropriate remedies.

SCARLET FEVER was quite prevalent in Sacramento, San Francisco, Sisson, Colton, Lockeford, Truckee, Biggs, Anderson, Red Bluff, and Marysville. The type is particularly mild, and rarely shows malignancy. This form of the disease leads to gross carelessness upon the part of parents and guardians, in permitting their children to attend school, and in allowing the visits of other children to their houses while the disease is still there, as it is impossible to tell in what case it will take on the mild course, or in what the malignant type. Every case of scarlet fever or scarlatina should be promptly isolated, and no intercourse permitted between the sick and the well, until perfect convalescence was established, and the place of sickness thoroughly fumigated and disinfected. Scarlet fever germs are among all germs most persistent in their tenacity of life; they will live for months, perhaps years, in infected garments, and come forth at some favorable opportunity to reap a harvest of sickness, perhaps death, or, in many instances, to impress a lifelong impairment of bodily strength and vigor. The mildness of the attack is often the precursor of serious disease, and too much care cannot be taken of those affected by scarlet fever in any form, and no words can sufficiently condemn any person who permits the intermingling of the sick suffering from scarlet fever with the well, where it is within the bounds of possibility to prevent it.

MEASLES is mentioned in reports from Jolon. In other places it seems to have exhausted the susceptible material.

SMALLPOX appeared in one instance during the month in Sacramento. The man was working on a ranch some distance from the city, and knew of no means whereby he could have become infected. In San Francisco some few cases were detected in the County Hospital; one case came from Cincinnati on the train, and developed the disease on arrival in San Francisco. As we know not how soon the disease may take on an epidemic character and extensive range, the necessity of immediate vaccination cannot be too earnestly urged. Through it we can avert an epidemic, and by it can positively protect the person from attack. We would therefore urge our local Boards of Health and Health Officers to attend to the vaccination of all unprotected persons at once. A pandemic wave is slowly but surely passing over these United States, and we cannot escape it except by thorough vaccination and revaccination, when it will pass harmlessly by.

DIPHTHERIA unfortunately is a constant visitor in many towns. It is noticed in reports from Rocklin, Truckee, Redding, Biggs, Anderson, Sacramento, San Francisco, Oakland, Watsonville, St. Helena, Santa Barbara, Los Angeles, Tulare, Jolon, San Bernardino, Pasadena, Pomona, Downey, and Alameda. The cases seem sporadic, without any tendency to epidemicity. When attacking children in the form of croup, its fatality is greatest. The necessity of taking all possible sanitary measures to prevent the spread of this formidable disease is apparent, or ought to be, to everybody, and yet we witness public funerals of those dead of the disease; we see houses crowded with mourning friends where the spores of disease are floating all around them, and if they escape it is not owing to their own prudence, but to the condition of their system, which renders them anti-

pathic to the disease at that time. Until such foolish proceedings are forbidden by law, and under a penalty, we may expect diphtheria to be carried from place to place, and to take its victims wherever it can find a suitable medium for its development.

WHOOPING-COUGH is noticed in Merced, Angels Camp, Anderson, and San Francisco. **ERYSIPELAS**.—Sporadic cases are reported in Sacramento, Truckee, Fresno, and St. Helena.

TYPHOID FEVER is mentioned as noticeable in Elsinore, Colfax, Sacramento, Fort Bidwell, Etna Mills, Colton, Anaheim, Redding, Truckee, Igo, Watsonville, Downieville, Millville, San Bernardino, Santa Ana, San Diego, Los Angeles, San Francisco, and Chico.

PNEUMONIA is becoming quite prominent among the prevailing disease reports, which is to be expected as the temperature lowers and the winter rains appear. With—

BRONCHITIS, it is noticed quite frequently in San Francisco, Oakland, San Bernardino, Los Angeles, Downey, Fresno, Tulare, Wheatland, Etna Mills, Lemoore, Lakeport, Truckee, Williams, Anderson, Marysville, Brownsville, Rocklin, Downieville, Igo, and other places. The type is not severe, and the disease is not epidemic anywhere.

YELLOW FEVER.—In our last report we mentioned the fact of this Board sending an expert to the frontier, to ascertain our liability to the inroad of yellow fever. Dr. Herrick having visited all the suspected points, reports that no danger is to be apprehended this year. None of the nursery products of Florida will be imported into this State until February or March, when the frost will have entirely killed the microbe upon which yellow fever is supposed to depend, consequently we run little or no danger from this source.

The Board is now engaged upon the work of ascertaining how far the prevailing diseases among cattle are dangerous to human life, and to what extent they prevail or are likely to affect the food supply of the State.

PACIFIC COAST WEATHER.

WEATHER.—The storms appearing off the Pacific Coast during October passed to the east, north of the northern boundary of the United States, and accompanying rain areas did not extend as far south as California. Rain fell in Oregon and Washington Territory on the 6th, 7th, 8th, 12th, 13th, 16th, 17th, 22d, 23d, 24th, 25th, 27th, 28th, 29th, 30th, and 31st, and local showers occurred in the same districts on the 9th, 10th, 11th, and 20th. In the extreme southern portion of California, local rains fell on the 6th, 17th, 18th, and 19th, and in Northern California there were local showers on the 30th.

TEMPERATURE.—The month has been warmer than usual over all the country west of the Rocky Mountains; the greatest departure, 8 degrees, occurring over Nevada, Utah, and eastern Washington Territory, and the least, 2 degrees, along the coast of California.

RAINFALL.—The rainfall for the month has been about the average rainfall for October in Oregon and Washington Territory, and the extreme southern part of California. In Northern California little or no rain fell during the month, except on the northern coast, where the amount was about half the normal.

NOVEMBER, 1888.

Reports for November, received from sixty-eight localities, give a mortality of nine hundred and ninety-seven decedents, in a population estimated at six hundred and fifty-four thousand four hundred, which gives a percentage of 1.5 per thousand in the month, or an annual death rate of 18 per thousand, which is above the average for the past six months, but still a very low rate of mortality for this season of the year, when acute pulmonary complaints prevail, and which in the Eastern States increase their mortality list so very largely. With the advent of the rainy season, respiratory diseases became prominent, and at once made themselves apparent in our mortality returns.

CONSUMPTION caused one hundred and forty-two deaths, about the same as in October. **PNEUMONIA**, which in October produced death in but forty-seven persons, in November caused the decease of one hundred and eight, over double the number.

BRONCHITIS was fatal in twenty-two instances, which is also an increase from the last report.

CONGESTION OF THE LUNGS caused ten deaths.

DIARRHŒA AND DYSENTERY, so fatal during the summer months, have reduced their death rate to five in November, all isolated cases. Last month deaths from these diseases numbered twenty-eight, the change in the atmospheric conditions seeming to have a beneficial effect in modifying their fatality.

CHOLERA INFANTUM.—The deaths from this disease have also fallen from thirty last month to twelve in November. These were all sporadic cases, and in no locality was any epidemic tendency noted.

DIPHTHERIA made a marked advance in the number of its decedents, forty-three deaths being ascribed to it. Twenty-two of these occurred in San Francisco, six in Los Angeles, three in Napa, two each in Downey, San Diego, and Sacramento, and one each in Etna Mills, Nevada City, Pasadena, Hollister, Santa Barbara, Santa Cruz, Stockton, and St. Helena.

CROUP caused ten deaths—seven in San Francisco and three in Los Angeles—probably all diphtheric in their nature.

WHOOPING-COUGH was fatal in seven instances, which is an increase over last month's report, and indicates that the disease is increasing its area of diffusion.

SCARLET FEVER was fatal in two instances only. The disease is quite prevalent, but of an unusually mild type.

MEASLES caused no deaths.

SMALLPOX caused but one death—a child in Merced. There were no other deaths from it reported.

TYPHO-MALARIAL FEVER was fatal in nine instances.

TYPHOID FEVER had a fatality of thirty-one, fifteen occurring in San Francisco, the others in single cases throughout the State.

REMITTENT FEVER caused five deaths—one in Bakersfield, one in San Bernardino, and three in San Francisco.

CEREBRO-SPINAL FEVER caused nine deaths—five in San Francisco, one in College City, one in Colfax, one in Cottonwood, and one in Watsonville.

ERYSIPELAS was fatal in three instances.

HEART DISEASE.—Sixty-one deaths were reported from this cause.

CANCER caused twenty-four deaths.

ALCOHOLISM was fatal to ten persons.

The following towns report no deaths: Bodie, Lakeport, Roseville, Folsom, Ventura, and Wheatland.

PREVAILING DISEASES.

Reports received from eighty localities, in different parts of the State, indicate the increase of zymotic diseases, especially diphtheria, typhoid fever, scarlet fever, and a tendency to the spread of smallpox. The meteorological changes during the month of November has likewise increased all acute diseases of the respiratory organs, influenza being epidemic in many places, and pneumonia and bronchitis quite prevalent.

DIARRHŒA AND DYSENTERY show a remarkable decrease in prevalence, but sporadic cases appeared during the month in Knights Ferry, Cottonwood, Etna Mills, Redding, Wheatland, Downey, San Bernardino, Tulare, Fresno, College City, Red Bluff, and Benicia.

CHOLERA INFANTUM has practically ceased to be mentioned in our reports, two or three localities only reporting isolated cases. This fact tends to show how essentially the disease is dependent upon temperature and diet for its maintenance, or that the microbe upon which the disease is, by Hayem, said to depend, is not capable of preserving its existence in lowered temperatures. Isolated cases were noticed in Los Angeles, San Francisco, Lodi, San Bernardino, Downey, Etna Mills, Santa Barbara, and Santa Rosa.

MEASLES is reported in Newcastle and Redding.

SCARLET FEVER is prevalent in Sacramento, Sisson, Biggs, Lockeford, Auburn, Colton, Cloverdale, San Bernardino, Ophir, and San Francisco. In Auburn, Dr. Rooney writes, the disease appeared in neighboring houses, but by strict isolation of them the fever was not permitted to spread. In the town of Ophir there were several cases, with two deaths. In San Francisco only four cases were reported. In Sacramento there were many cases, owing to the want of sanitary precaution to prevent its spread. When scarlatina appears in a community the most rigid isolation should be practiced, as there is no possibility of knowing whether it is the inauguration of an epidemic that will sweep through a town like a devastating plague, or continue its progress in a benignant form. So far as heard from the disease is mild in type, but often producing death from the effects which follow the eruption.

DIPHTHERIA, we regret to say, is mentioned in many reports as present. In San Francisco as many as sixty-two cases were reported during November. It also was noticed in Oakland, Sacramento, St. Helena, Napa, Sisson, Truckee, Igo, Etna Mills, Downey, Colton, San Bernardino, Ventura, Fresno, Mariposa, Nevada City, Rocklin, Santa Cruz, Los Angeles, Pasadena, and Santa Barbara.

CROUP, twin sister of diphtheria, is reported as having been noticed in Lincoln, Sisson, Truckee, Rocklin, Fort Bidwell, Mariposa, Anaheim, Cloverdale, Ventura, and Los Angeles.

The increase in the reports of these diseases must be attributed to sanitary carelessness in the management of the cases occurring. When once diphtheria has arisen, the law of contagion carries it to the rich and poor without discrimination; to the cleanly and the uncleanly, but not to all alike. Filth fosters the disease, but cleanliness offers no inducement for its propagation. Beware of any person who has a sore throat; do not kiss or absorb the breath of any such. Do not visit the dwelling where diphtheria or croup are present, and above all, do not let your children go where it is. Diphtheria is a preventable disease, and proper sanitary and preventive measures are invariably followed by a limitation of the disorder to the place of its occurrence.

WHOOPING-COUGH is quite prevalent in Angels Camp, Livermore, Etna Mills, Elsinore, Downey, and College City.

ERYSIPELAS, which is, in a limited sense, contagious, was noticed in Downieville, Salinas, Dixon, Truckee, Igo, Redding, Fort Bidwell, Cedarville, Red Bluff, Tulare, Fresno, and Colfax.

TYPHOID FEVER was quite prevalent during the month of November, and was noticed particularly in San Francisco, Sacramento, St. Helena, Alturas, Lodi, Anaheim, Livermore, Truckee, Etna Mills, Redding, Fort Bidwell, Elsinore, Colton, and Jolon.

The increased prevalence of this disease was not unexpected, as it has invariably taken place after the first rains, probably by the latter washing surface impurities into the drinking water. Dr. Dowling, in a paper read before the New Jersey Sanitary Association, asserted that a careful study of the cases and statistics which he examined seemed con-

clusive that at least 95 per cent of the cases of typhoid fever come directly from impure water. Sanitary care and vigilance are the only means known of preventing the disease, and wherever the slightest suspicion arises of the purity of the water, it ought to be boiled before being used. The good effect of drainage in this disease is remarkably shown in the city of San Diego; before their present complete system of sewerage was established, typhoid fever was very prevalent; now it is becoming more rarely found, and only in those places where drainage is still incomplete.

TYPHO-MALARIAL FEVER is mentioned as having a local habitation and a name in Knights Ferry, Anaheim, Lockeford, Lincoln, Igo, San Bernardino, Tulare, College City, and Fresno.

REMITTENT AND INTERMITTENT FEVERS are noticed in reports from Merced, Lincoln, Knights Ferry, Cottonwood, Rocklin, Wheatland, San Bernardino, Tulare, Newcastle, and other localities.

PNEUMONIA prevails to a great extent throughout the State. The large rainfall, with cold fogs, seems to have increased the frequency of attacks. This was particularly noticed in the valleys and coast counties, as well as above the snow line. It is mentioned in reports from Sisson, North Bloomfield, Truckee, Forest Hill, Nevada City, Igo, Watsonville, Salinas City, San Bernardino, Ventura, Elsinore, Merced, Lodi, Napa, Lockeford, Fresno, Auburn, Sacramento, San Francisco, and Jolon.

BRONCHITIS likewise prevails to a great extent throughout the State, and fortunately in those places where pneumonia is rife, the type appears to be mild and not attended by any unusual mortality, except among the aged and feeble.

INFLUENZA is also universal, but of a mild type.

SMALLPOX is still threatening our State with an epidemic, and if the missing factor in the cause that determines its diffusion were present, we have plenty of the material on hand to produce that result. In San Francisco during the month there were thirteen cases reported, one coming from Illinois, two came from New Mexico, and one from Nevada, the source of supply being quite diffused. In Santa Rosa, Dr. R. P. Smith writes they had four cases on a farm two miles south of the city. The first case came from Oakland. Eleven persons were exposed in the house; three children unvaccinated. They were vaccinated forty-eight hours ahead of the incubative period of smallpox, and all escaped with the very mildest attack of varioloid. None of those exposed, but vaccinated, took the disease. In Merced five cases of smallpox were reported; one died; the type was very mild. Quarantine measures being instituted, it is hoped the disease will not spread, as vaccination of all unprotected persons was at once begun, and will be kept up until each one availing himself of the opportunity is protected.

PACIFIC COAST WEATHER.

SIGNAL SERVICE U. S. ARMY, DIVISION OF THE PACIFIC, SAN FRANCISCO, December 1, 1888. WEATHER.—The storms on the Pacific Coast, during the past month, have been noteworthy for the general absence of high winds, and for the low latitude in which many of them were first observed. To this latter circumstance is due the abundant rainfall in California during the month, and the comparatively small rainfall in the northern districts.

TEMPERATURE.—The mean temperature for the month has been slightly higher than the normal temperature for November in all districts west of the Rocky Mountains. The greatest departure from the normal temperature (averaging about 5 degrees) occurred in northern Nevada, and the least in Washington Territory.

RAINFALL.—The monthly rainfall has been in excess throughout California, and has been less than the normal amount in Oregon and Washington Territory. The marked increase in precipitation, with increased latitude, which is usual on the Pacific Coast, did not appear in November, the rainfall at Los Angeles in the south being nearly equal to that of Portland in the north.

DECEMBER, 1888.

Mortality reports received from seventy-five cities and towns within the State give collectively the number of decedents as nine hundred and seventeen, in an estimated population of seven hundred thousand six hundred, exclusive of those towns reporting *no deaths*, having a population of ten thousand five hundred, so that actually in a population of seven hundred and nineteen thousand one hundred, the mortality gives the exceedingly low percentage of 1.27 per thousand for the month of December, when the death rate is expectedly increased everywhere within the temperate zone. If our mortality reports were reported as they should be, from every village and town in the State, we have no doubt the same condition of diminished mortality would be found. We trust the Legislature will see the importance of so amending our health laws that reliable statistics may be obtained, as by them we can demonstrate clearly the advantages of California as a health resort.

CONSUMPTION caused during the month one hundred and thirty-seven deaths, which is a decrease from last report.

PNEUMONIA was very much less fatal during the month, causing only ninety deaths in December, against one hundred and eight in November, which is quite a decrease.

BRONCHITIS shows a slight increase, thirty-one deaths being attributed to it.

CONGESTION OF THE LUNGS was fatal in eight instances.

DIARRHŒA AND DYSENTERY caused only three deaths, which indicates how closely identified these diseases are with atmospheric changes.

CHOLERA INFANTUM caused but three deaths.

DIPHTHERIA continues its fatal tendency, thirty-four deaths being reported during the month. Of these only fourteen occurred in San Francisco, five in Los Angeles, three in Colton, two in Napa, two in Oakland, one each in Alameda, Downey, Petaluma, Sacramento, Santa Ana, Santa Barbara, Santa Cruz, and Vallejo.

CROUP was nearly as prevalent as diphtheria, twenty-two deaths being ascribed to it, seven occurring in San Francisco, four in Sacramento, six in Los Angeles, three in Oakland, one in Downey, and one in Forest Hill.

WHOOPING-COUGH was fatal in four instances.

SCARLET FEVER caused three deaths—two of them in Sacramento and one in San Francisco.

MEASLES caused no deaths.

SMALLPOX caused two deaths in San Francisco; one also occurred in Stockton, but does not appear in the report from that city.

TYPHO-MALARIAL FEVER.—Four deaths are attributed to this disease.

TYPHOID FEVER caused thirty-six deaths in December, which is a slight increase from last report. Twelve occurred in San Francisco, four in Sacramento, four in Los Angeles, two each in Fresno, Oakland, and Santa Barbara, and one each in Vallejo, Truckee, Sisson, Santa Rosa, San Diego, Redding, Pasadena, Elsinore, and Chico.

REMITTENT FEVER is credited with five deaths.

CEREBRO-SPINAL FEVER is reported to have caused seven deaths.

CANCER caused twenty-three deaths.

HEART DISEASE.—Sixty deaths were caused by it.

ALCOHOLISM was fatal to eleven persons during the month.

The following towns report no deaths: Anaheim, Brownsville, Bodie, College City, Cloverdale, Downieville, Igo, Lincoln, Lodi, Newcastle, Nicolaus, Roseville, and Williams.

PREVAILING DISEASES.

Reports received from sixty-five towns indicate, with few exceptions, that the amount of sickness is very limited, and what does prevail is of a mild and not a serious character. This may be owing to the favorable temperature throughout the month, which was not characterized by any sudden changes.

DIARRHŒA AND DYSENTERY have subsided almost everywhere. Sporadic cases are reported as occurring in Tulare, Fresno, Nicolaus, Lemoore, Anderson, and Downey.

CHOLERA INFANTUM is almost entirely absent from the State, or so seldom met with that it is no longer reported.

MEASLES is reported in Red Bluff, Sisson, Salinas, and Elsinore. The number of cases is very limited, and it is no longer epidemic.

SCARLET FEVER is more widely diffused, but in a very mild form. It was present in Red Bluff, Visalia, Napa, Sacramento, San Francisco, Salinas, Cottonwood, Livermore, Biggs, Anderson, and Cloverdale.

DIPHTHERIA occupies quite an extensive range. It was present in Sacramento, San Francisco, Oakland, Alameda, Colton, Downey, Los Angeles, Napa, Petaluma, Santa Ana, Santa Barbara, Santa Cruz, Vallejo, Tulare, St. Helena, Newcastle, Sisson, Colfax, Igo, Wheatland, Anderson, and Elsinore. Dr. H. N. Miner, writing from Colfax, says that thirteen cases came under his observation during the month, but the type was mild. We have yet to learn upon what factor or factors the type of an epidemic depends, and, again, to what we owe the appearance of certain diseases in regular cycles, appearing and disappearing with a certain regularity that so far has baffled the sanitarian.

CROUP accompanies diphtheria with unfailing regularity, almost compelling us to believe in the identity of the diseases. It was reported in Williams, Anderson, Cloverdale, Downey, Forest Hill, Los Angeles, Oakland, Sacramento, and San Francisco.

WHOOPING-COUGH was in North Bloomfield, Lodi, Angels Camp, Anderson, Downey, Placerville, and San Francisco.

ERYSIPELAS was observed in Red Bluff, Fresno, College City, Cedarville, Newcastle, Downieville, Sierra City, Lincoln, Truckee, and Lockeford.

TYPHOID FEVER was noticed in reports from San Francisco, Tulare, Fresno, Newman, North Bloomfield, Salinas, Wheatland, Cottonwood, Colton, Sisson, Anaheim, Fort Bidwell, Lakeport, Igo, Jolon, Anderson, Bakersfield, Elsinore, Chico, Los Angeles, San Diego, Sacramento, Oakland, Truckee, and Vallejo. The range over which typhoid fever prevails would indicate that sanitary defects exist in these places that ought to be remedied. Typhoid fever is, of all diseases, the most preventable, and if the Sanitary Inspector, which the State hopes to appoint according to law, does nothing but instruct the people how to keep clean and prevent the development of typhoid, he will have earned his salary and saved the State many thousands of dollars.

REMITTENT FEVER is mentioned as prevailing in many places, but its type is not severe and mortality very limited.

PNEUMONIA still prevails to a considerable extent, but is not nearly so prevalent as it was in November.

BRONCHITIS was more frequent in Red Bluff, Sacramento, Fresno, College City, Calistoga, Watsonville, Sierra City, Bodie, Redding, Brownsville, Lockeford, Oakland, Alameda, and San Francisco.

SMALLPOX was in Merced City, but the place is now free from it. There are, however,

three additional cases quarantined in the pesthouse three and one half miles from town. In Mendocino City there is one case only in the pesthouse, now convalescing. In Stockton one case occurred, which came from San Francisco. Since his death no new cases have appeared. In Los Angeles two cases of varioloid were recorded at the pesthouse, which are now convalescent, and no further cases have appeared in the city. In San Francisco they had a few cases that were promptly isolated. No new case has appeared since December 29, 1888. No further reports of this disease have been recorded.

PACIFIC COAST WEATHER.

WEATHER.—Less than the usual number of storms appeared on the Pacific Coast during December, but those, as a rule were well defined, and occurred in lower latitudes than usual. As a result, the number of days in which rain fell has been slightly in excess of the normal number in California, while in Oregon and Washington Territory there has been an unusual amount of fair weather.

TEMPERATURE.—The mean temperature for the month was slightly above the normal December temperature in all the Pacific Coast districts. The departures were small in all cases, however, the greatest, 4 degrees, occurring in southern Oregon. Mean monthly temperatures at selected stations are as follows: Olympia, W. T., 42 degrees; Portland, Or., 44 degrees; Roseburg, Or., 46 degrees; Red Bluff, Cal., 48 degrees; Sacramento, 43 degrees; San Francisco, 52 degrees; Los Angeles, 55 degrees.

RAINFALL.—In California the rainfall has been in excess of the December rainfall, while in Oregon and Washington Territory it has amounted to but little more than one half the usual amount, except in eastern Washington Territory and northeastern Oregon, where the departures from the normal are small.

JANUARY, 1889.

Reports of mortality received from sixty-six cities and towns, with an estimated population of seven hundred thousand eight hundred and fifty, give the number of deaths as nine hundred and ninety-two, being a percentage of 1.41 per thousand in the month, or an annual death rate of 16.92, which is an increased percentage over the mortality of several previous months. The increased deaths from diseases of the respiratory organs will, in a measure, account for the increase, deaths from zymotic disease being rather below the usual average.

CONSUMPTION.—Deaths from this disease reach one hundred and sixty-five, an increase of twenty-eight over the month of December.

PNEUMONIA was very fatal, one hundred and three deaths being attributed to it.

BRONCHITIS also shows an increased death rate, thirty-four decedents from it being reported during the month.

CONGESTION OF THE LUNGS caused the death of twelve persons, which is also an increase, so that we are warranted in attributing our augmented death rate to local more than to general sickness.

DIARRHŒA AND DYSENTERY were fatal in seven instances.

CHOLERA INFANTUM again appears in our reports, six deaths being attributed to it.

DIPHTHERIA is reported to have caused twenty-one deaths. Of these, four occurred in San Francisco, six in Oakland, three in Santa Cruz, two in Colfax, and one each in Los Angeles, Elk Grove, Ventura, Stockton, Mendocino, and San Bernardino.

CROUP was more fatal than diphtheria, twenty-two deaths being ascribed to it. Of these, two occurred in Vallejo, eight in San Francisco, five in San Leandro, and one each in Los Angeles, Santa Barbara, Riverside, Oakland, Fresno, Anaheim, and Alameda.

WHOOPING-COUGH caused seven deaths.

SCARLET FEVER was fatal in one instance.

MEASLES caused no deaths.

SMALLPOX caused two deaths in San Francisco and one death in San Leandro during the month. No other deaths from it were reported.

TYPHO-MALARIAL FEVER was fatal in one instance.

TYPHOID FEVER is reported as the cause of twenty-nine deaths. This is a decrease from the mortality in December, San Francisco reporting only six deaths, Los Angeles reports six deaths, Santa Ana three, Mendocino three, Jolon two, and Anaheim, Bakersfield, Colton, Lodi, Oakland, Placerville, Santa Barbara, St. Helena, and Vallejo, one each.

REMITTENT FEVER caused three deaths, one in Placerville, one in San Bernardino, and one in Pasadena.

CEREBRO-SPINAL FEVER is credited with eleven deaths, which is an increase over last report. Four of these occurred in Stockton, two in Oakland, and one each in San Francisco, Lemoore, Mendocino, Redding, and Santa Cruz.

CANCER was fatal in twenty-eight instances, which is about the monthly average.

HEART DISEASE caused seventy-one deaths, which is an increase over last month.

ALCOHOLISM.—Eleven deaths were attributed to this cause.

The following towns report *no deaths* during January: Anderson, Biggs, Igo, Gonzales, Livermore, Newcastle, Sisson, and Elsinore.

PREVAILING DISEASES.

Reports received from seventy-two different localities are unanimous in reporting the absence of any noticeable amount of sickness beyond that which might be expected in the natural course of events. The weather during the month presenting no sudden changes, and the rainfall below the normal, the effect upon the type of diseases was most favorable, especially those confined to the alimentary canal, as we find that—

DIARRHŒA AND DYSENTERY are not mentioned as prevailing in any district. Some sporadic cases were noticed in Anderson, Lemoore, Fresno, Nicolaus, and College City. The type was quite mild and amenable to simple treatment.

CHOLERA INFANTUM is not mentioned in a single report received, which shows its general absence within the State, or at least in such a limited number of cases that its presence is not noteworthy.

MEASLES is reported in Merced and Newman in limited numbers and in mild form.

SCARLET FEVER was noticed in Sacramento, Napa, Anderson, Truckee, and Santa Ana. The type was mild, and the numbers attacked were very limited.

DIPHTHERIA is reported in various localities. In San Francisco it was not so prevalent during the month. It was quite frequently noticed in Oakland, Alameda, Elsinore, San Leandro, Santa Cruz, Fresno, Napa, Colfax, Truckee, Anderson, St. Helena, Igo, Etna Mills, Elk Grove, Los Angeles, Mendocino, San Bernardino, Stockton, and Ventura. The impression seems to be very general that the frequency of this disease is in the main dependent upon bad sewerage, defective drains, foul air, and unsanitary conditions generally. Although these conditions may render the persons exposed to them more liable to take the disease from the deteriorating influence upon the general health which such surroundings produce, yet they do not generate diphtheria, nor is the disease capable of spontaneous generation any more than is smallpox or cholera. In order to produce diphtheria you must have the germ of the disease present, and then to be developed it must come in contact with a suitable soil for its growth. From this fact the inference is plain that although prudence requires that the sanitary condition of the patient's surroundings be kept in the best possible condition, and all predisposing causes which might deteriorate the patient's health be removed, it is infinitely more important to insist upon the complete isolation of those attacked, and the rapid destruction by fire of all substances likely to be the conveyancers of contagious germs. Diphtheria germs, as far as can be ascertained, are aerobic; they are carried in the air, exhaled by the breath, deposited on the clothes, on the walls, everywhere in the room; hence the necessity for the most thorough disinfection of the person and the dwelling before intercourse with well persons is allowed. If more care were exercised in this regard we would hear less of the disease, and many very valuable lives saved that are now sacrificed by criminal carelessness, and the utter disregard for the public welfare.

CROUP prevailed co-extensively with diphtheria, and wherever the one was noticed the other was in close proximity. There is no doubt of the identity of these diseases when the croup is of the membranous form, and the same precautions ought to be taken to prevent its diffusion as are proper and requisite in diphtheria. There is a fair chance of recovery in diphtheria, but membranous or diphtheritic croup is nearly always fatal; hence the urgent necessity of taking every precaution to prevent its spread by proper disinfection.

WHOOPING-COUGH is reported in Lodi, Elsinore, Anaheim, North Bloomfield, Los Angeles, Placerville, and San Francisco.

ERYSIPELAS.—Sporadic cases of this disease were reported in Sacramento, College City, Fresno, Truckee, Anderson, Bodie, St. Helena, Igo, Cottonwood, Sisson, Downville, Newman, Los Angeles, Ventura, and San Francisco.

TYPHOID FEVER is noticed in reports from Anaheim, Bakersfield, Colton, Jolon, Lodi, Los Angeles, Mendocino, Oakland, Placerville, San Francisco, Santa Ana, Santa Barbara, St. Helena, Vallejo, Etna Mills, Cottonwood, Igo, Truckee, and Fresno. As this disease is in truth a filth disease, and is propagated in foul air, sewer gas, and all emanations from decomposing animal matter, its presence is surely indicative of a lack of sanitary care in the place developing it. No sanitary improvement worth the name will, however, be effective, unless you can create an intelligent interest in the matter among the people at large. You cannot make populations cleanly or healthy against their will, or without their intelligent coöperation.

PNEUMONIA was quite prevalent during the month, and is mentioned in reports from Dixon, San Bernardino, College City, North Bloomfield, Colton, Fresno, Merced, Newman, Napa, Lockeford, Lemoore, Watsonville, Colfax, Truckee, Anderson, Igo, Cottonwood, Etna Mills, Wheatland, Elk Grove, Sacramento, San Francisco, San Diego, Santa Ana, Santa Rosa, Placerville, Oakland, Marysville, Los Angeles, Grass Valley, and Berkeley.

BRONCHITIS likewise prevailed more or less over the State. Its type was not severe.

INFLUENZA prevails extensively, accompanied by a great deal of bronchial catarrh. Apart from the great prostration induced, its type is not severe.

SMALLPOX still appears here and there throughout the State. There were some cases reported during the month in San Francisco. A case was also reported five miles below St. Helena. Dr. Dawson says no others have occurred. A case was also detected in Oakville, near Napa; three cases developed in Merced. One case is about two miles from San Leandro, in the poorhouse, and in one family no fewer than eleven persons had the disease. Dr. Dubois writes that these people, who were under his care, came from Milwaukee, and the disease was contracted on the way to California. Of these eleven, one died; the others are now convalescent. A case was also discovered in Placerville, which was promptly

isolated and quarantined, so that an extension of the disease is not anticipated. These isolated cases indicate that smallpox germs are well scattered over the State, and require simply suitable soil for their cultivation and development. Vaccination should be generally adopted in every city, town, and village in the State, as the season is now favorable for disease germs to propagate, and there is no knowing how soon an epidemic may ensue. By efficient vaccination this can be avoided and smallpox shorn of its strength. No delay should be exhibited in this matter, which is one of vital importance.

PACIFIC COAST WEATHER.

WEATHER.—Fair weather has prevailed during the month to an unusual extent along the entire Pacific Coast. Rain fell at regular intervals in Oregon and Washington Territory until the twenty-fourth of the month, being followed by an entire week of clear weather. In California rain fell as follows: In Northern California, on the 3d, 4th, 10th, 11th, 12th, 17th, 20th, and 21st. In Southern California, on the 5th, 12th, 13th, 14th, 15th, and 16th.

TEMPERATURE.—The mean temperature of the month has been about normal in all districts, being slightly higher than usual along the immediate coast, and slightly lower than usual over the interior. Mean temperatures at selected stations are as follows: Portland, Oregon, 39 degrees; Roseburg, Oregon, 41 degrees; Red Bluff, California, 46 degrees; Sacramento, 55 degrees; San Francisco, 49 degrees; Fresno, 44 degrees; Los Angeles, 51 degrees, and San Diego, 52 degrees.

RAINFALL.—The rainfall has been less than usual in all districts, markedly so, except in the extreme southern portion of California, where it was very nearly normal.

FEBRUARY, 1889.

Mortality reports have been received from sixty-seven localities, with an estimated population of six hundred and sixty-five thousand seven hundred. The total number of deaths reported was eight hundred and fifty-nine, which gave a percentage of 1.29 per thousand in the month, or an annual death rate of 15.48, which is an unusually small percentage for the season of the year, and indicates the absence of any epidemic disease upon the coast.

CONSUMPTION is credited with one hundred and sixty-five deaths, the same number that occurred in January, and an increase over the general average. The possibility of lessening our mortality from this disease, by preventive measures, will be presented in another portion of these remarks.

PNEUMONIA caused ninety-two deaths, which is a decrease from last report, but indicates a greater frequency of the disease and severity of type.

BRONCHITIS was fatal in twenty-two instances. These deaths, with but one exception, occurred in the coast counties.

CONGESTION OF THE LUNGS caused seven deaths; mostly among children.

DIARRHŒA AND DYSENTERY are credited with five deaths; three of them in San Francisco, one in Downey, and one in Monterey, which indicates the infrequency of these diseases at the present time.

CHOLERA INFANTUM caused four deaths, all sporadic in nature, and occurring each one in different sections of the State.

DIPHTHERIA is reported as causing thirty-two deaths, an increase of one third over those of January. Of these, ten occurred in San Francisco, six in Los Angeles, four in Downey, three in Oakland, three in St. Helena, two in Colfax, and one each in Ventura, Truckee, Santa Barbara, and Sacramento.

CROUP had also a fatality of eleven cases, which is a decided decrease from last report. Five of these occurred in San Francisco, two in Downey, two in Ventura, and one each in Anaheim and Oakland.

WHOOPING-COUGH was fatal in but one instance, and that in Oakland.

SCARLET FEVER caused one death in Oakland.

MEASLES caused one death in San Francisco.

SMALLPOX caused one death in San Francisco. No other deaths from it were reported.

TYPHO-MALARIAL FEVER was fatal in one instance only.

TYPHOID FEVER had also the small mortality of twenty-one. Of these, ten occurred in San Francisco, three in Los Angeles, three in Davisville, two in Santa Barbara, and one each in Anaheim, Oakland, and Sacramento.

REMITTENT FEVER is credited with one death.

CEREBRO-SPINAL FEVER.—To this cause is attributed fourteen deaths. Four occurred in San Francisco, one each in Biggs, Cottonwood, Cloverdale, Grass Valley, Gridley, Riverside, Sacramento, Sisson, Stockton, and St. Helena, which is an increased mortality over January.

CANCER caused twenty-six deaths, which is about the average monthly mortality.

ERYSIPELAS was fatal in four instances.

HEART DISEASE caused sixty-one deaths.

ALCOHOLISM was fatal in ten instances.

The following towns report *no deaths* in February: Bodie, Downieville, Elk Grove, Elsinore, Igo, Lower Lake, Millville, Monrovia, National City, Newman, Shasta, and Trinity.

PREVAILING DISEASES.

Reports received from seventy-five localities in different parts of the State indicate an unusual absence of sickness, with the exception of pulmonary diseases, which are rather prevalent in many places, especially influenza, which seems to be almost universal. As it has no very dangerous tendency, and depends more on meteorological conditions than infection for its diffusion, it can hardly be included among the zymotic diseases.

PNEUMONIA is noted in reports from Gridley, Lockeford, San Bernardino, Elsinore, Monrovia, Elk Grove, Sacramento, Downieville, Millville, Cottonwood, Anderson, Sisson, Ione, Lemoore, Merced, Fresno, Calico, Watsonville, Napa, Alameda, Bakersfield, Colton, Grass Valley, Oakland, Salinas, San Diego, and San Francisco. In Placerville, Dr. J. Q. Wrenn writes that pneumonia has almost been epidemic, many cases being of a marked typhoid character, which much increased its fatality. Its frequency is now abating, and influenza becoming more frequent. The disease was also quite prevalent in San Francisco and along the coast.

BRONCHITIS is noted in the reports quite frequently, especially in Lockeford, Lakeport, Newcastle, Cloverdale, Anaheim, Cottonwood, Williams, Wheatland, Lemoore, Bodie, Brownsville, Downey, Fresno, Monterey, Merced, Sisson, Truckee, Biggs, Napa, Ione, Watsonville, Fort Bidwell, Los Angeles, Oakland, and San Francisco.

WHOOPING-COUGH is prevalent in Oakland, Newcastle, Brownsville, Santa Cruz, Merced, and Downey. The type is mild and the mortality very limited.

DIARRHŒA AND DYSENTERY cannot be said to prevail anywhere. A few cases occurred in Red Bluff, Fresno, Calico, Monterey, Ione, Knights Ferry, Lemoore, Downey, and San Francisco.

CHOLERA INFANTUM is also almost absent from the State. Sporadic cases occurred in Monterey, San Francisco, San Diego, Redding, Oakland, Merced, and Ione. In other reports it is not mentioned. As spring advances and the temperature increases we may expect a return of the disease to our sickness reports, until such time as mothers become familiar with household hygiene, when we hope to see the affection disappear from our list of prevailing diseases.

MEASLES was noticed in reports from Gridley, Merced, Sisson, and Oakland.

SCARLET FEVER, in a mild form, was present in Sacramento, San Francisco, Chico, Calico, Fresno, Lockeford, Santa Cruz, Ione, Igo, Biggs, Napa, and Oakland.

DIPHTHERIA continues to be reported in Los Angeles, Ventura, Anaheim, Downey, San Bernardino, Salinas, Fresno, Napa, St. Helena, Santa Cruz, Truckee, Millville, Etna Mills, Anderson, Oakland, and San Francisco. In the latter city thirty-four cases were reported during the month, which is a decrease. The importance of isolation in these cases is beginning to attract the notice of the public, and when we consider that the disease is almost as contagious as smallpox, and twice or perhaps three times as fatal, too much care cannot be taken in confining the disease within as narrow a compass as possible.

CROUP is now generally considered, in the membranous form, to be identical with diphtheria elsewhere. In our reports it is noticed in San Bernardino, Cloverdale, Anaheim, Knights Ferry, Downey, Colfax, Fresno, and other places where diphtheria prevails. In all cases it should be treated as an infectious disease, and precautions taken accordingly.

ERTSIPELAS, another zymotic disease, is mentioned in reports from Lockeford, Millville, Anaheim, Truckee, Brownsville, Lower Lake, Downey, Calico, Fresno, Oakland, and San Francisco. The type is mild.

TYPHOID FEVER is not prevalent anywhere. Sporadic cases are noticed in San Francisco, Oakland, Sacramento, Anaheim, Davisville, Los Angeles, Santa Barbara, Gridley, Monrovia, Igo, Brownsville, Etna Mills, Red Bluff, and Cottonwood.

SMALLPOX is abating in a very gratifying manner. In San Francisco there was but one case during the month of February. Dr. Wrenn, writing from Placerville, reports that five cases occurred during the month. These all seemed to have originated from a lady who died after a few days' illness with what was supposed to be pneumonia; it was more likely hemorrhagic smallpox, as the first one taken with undoubted variola was her son, and soon after the priest who attended her was stricken with confluent smallpox. Although many persons were exposed to the disease, it has not spread, vaccination being at once resorted to. One case was reported in or near Stockton. There was also a case reported by Dr. O. Barton, of Truckee, in the person of a colored waiter, who had come ten days before from Carson. He was waiting at dinner when the pustules were noticed upon him. He was at once isolated and quarantined. In Merced, two cases were reported as convalescing. No other reports of smallpox have been received.

CONSUMPTION.—In view of the wide distribution of this disease, unconfined to any one portion of the State, but being particularly noticed in the southern portion, from the large immigration of these sufferers to that genial climate, it is deemed of importance to give the conclusions of Dr. G. Cornet upon the infectiousness of the disease. His researches show conclusively that the virus of consumption is not ubiquitous, but arises and remains concentrated about phthisical patients. A consumptive patient only becomes dangerous when the most elementary rules of hygiene are neglected. Of the discharges from a consumptive patient, it is only the sputum which is dangerous. The expectoration, as long as it is moist, is devoid of danger. If the sputum is spat into spitting cups, there is no risk. The cup should be kept covered, except when in use, not to prevent evaporation, but to keep out flies, which have been known to carry the virus about on their feet. The great danger arises when the patient expectorates on the floor

or in a handkerchief. In these cases, the sputum dries, is pulverized, and carried about by the winds, and if inhaled by a person susceptible to the disease, will undoubtedly produce the effects of *inoculation*. Dr. Cornet is also of the opinion that the patient is, by indiscriminate expectoration, even more dangerous to himself than to his surroundings; that he can poison himself, and that the inhalation of a few bacilli more, and consequent starting of a fresh foci of disease in his lungs, may determine the speedy end of his life. From these remarks it can be seen how very important it is that the expectoration of all consumptives should be speedily disinfected, especially in hotels, pleasure resorts, and sanitariums, which invalids seek for health's sake. Until this is methodically and effectually done, we can hope for no advance in the limitation of a disease which is preventable, and which, Dr. Cornet says, kills one seventh of the entire population.

PACIFIC COAST WEATHER.

WEATHER.—Few storms appeared on the Pacific Coast during the month, and these were, as a rule, of short duration, and were accompanied by little precipitation. Rain fell in Oregon and Washington Territory on the 13th, 14th, 15th, 17th, 18th, 19th, 20th, 23d, and 27th; in Northern California on the 6th, 15th, 16th, 17th, 23d, and 25th, and in Southern California on the 14th, 15th, 16th, 24th, and 25th.

TEMPERATURE.—The mean temperature was higher than the average February temperature at all stations on the Pacific Coast, departure from the normal temperature being about six degrees for stations in Oregon and Washington Territory, and about three degrees for those in California. Mean monthly temperatures at selected stations were as follows: Portland, Or., 44 degrees; Roseburg, Or., 45 degrees; Red Bluff, Cal., 52 degrees; Sacramento, Cal., 50 degrees; San Francisco, 52 degrees; Fresno, Cal., 50 degrees; Los Angeles, Cal., 55 degrees; San Diego, Cal., 55 degrees.

RAINFALL.—The rainfall was markedly below the normal February rainfall in all districts, the departures ranging from about seven inches in the vicinity of Puget Sound to about one inch in the extreme southern part of California. At all stations in the western part of Oregon and Washington Territory the rainfall was less than that for any February since the commencement of observations. The rainfall, though light, was well distributed, both as regards the territory covered and in time, thus securing the maximum benefit to growing crops.

MARCH, 1889.

Reports of mortality received from seventy-four localities, with an estimated population of seven hundred and forty-one thousand five hundred, give, in the aggregate, nine hundred and seven deaths, which is a percentage of 1.24 per thousand in the month, or an annual death rate of 14.88 per annum. If we compare this percentage with that of any other State within the Union, we will at once begin to realize the salubrity of our climate and the lessened tendency to death that exists within its borders. There is hardly a State that can be named whose death rate for the month of March comes within 1 per cent of our average, and when we reflect that 1 per cent means ten thousand lives spared in each million persons per annum, we no longer wonder at the large number of immigrants that seek our shores.

CONSUMPTION caused the death of one hundred and fifty-seven persons, or nearly one sixth of the total mortality for the month; nearly all occurring in those who came into the State already suffering from the disease.

PNEUMONIA was fatal in seventy-six instances, which is a large decrease from the last report, but nevertheless indicates a great frequency of the disease.

BRONCHITIS is reported to have caused nineteen deaths, which also shows a decrease.

CONGESTION OF THE LUNGS is credited with seven deaths.

DIARRHEA AND DYSENTERY were fatal in but two instances.

CHOLERA INFANTUM.—Five deaths are reported from this disease.

DIPHTHERIA was fatal in twenty-three instances. Of these, only eight occurred in San Francisco, three in Oakland, three in Los Angeles, two in Downey, two in Grass Valley, and one each in Auburn, Castroville, Salinas City, Mendocino, and Nevada City. The deaths from this disease are more numerous than from any other zymotic disease upon the coast, showing sanitary carelessness somewhere.

CROUP had a fatality of seven—four in San Francisco, one in Los Angeles, one in Cloverdale, and one in Oakland.

WHOOPING-COUGH caused four deaths, which is an increase over last report.

SCARLET FEVER was fatal in eight cases—two in San Francisco, two in Oakland, two in Fresno, one in Nevada City, and one in Santa Ana.

MEASLES caused five deaths during the month.

SMALLPOX.—No deaths were reported from this disease.

TYPHO-MALARIAL FEVER was fatal in but two instances.

TYPHOID FEVER had the remarkably small mortality of eighteen persons credited to it during the month.

REMITTENT AND INTERMITTENT FEVERS caused no deaths.

CEREBRO-SPINAL FEVER.—To this cause is attributed four deaths, all sporadic, and in different sections of the State.

CANCER had its usual average mortality of twenty-five.

ERYSIPELAS was fatal in three instances.

HEART DISEASE is credited with the large mortality of eighty-six.

ALCOHOLISM was fatal in five instances.

The following towns report *no deaths* in March: Bodie, Dixon, Downieville, Livermore, Wheatland, North Bloomfield, Rocklin, Roseville, Lincoln, and Georgetown.

PREVAILING DISEASES.

Reports of sickness from seventy-nine localities show a remarkable absence of any epidemic, or indeed of any very prevalent disease, if we may except pneumonia, bronchitis, and influenza, which were very general in their diffusion, but of a mild type and sporadic character. The temperature of the month being much warmer than what we usually experience in March, and the rainfall being somewhat in excess, may have had a modifying influence upon the character of these diseases, as it has been conclusively shown that the prevalence of coughs, colds, bronchial and rheumatic affections depend very much upon temperature—a very moist atmosphere accompanied by a low temperature being conducive to their frequency, an increase of temperature lessening their fatality. It was noticed during the month that when the atmosphere was dry, and the temperature low, an increase of acute pneumonia was developed, and in the higher altitudes it seemed to determine its fatality. The connection between meteorological conditions and disease is still a problem to be solved, and appears to be worthy the attention of every votary of science whose mission is to consider all the influences affecting the public health.

PNEUMONIA is mentioned in reports from Sacramento, San Francisco, Oakland, Vallejo, Dixon, Downieville, Napa, Castroville, Anderson, Redding, Lakeport, Tulare, Merced, Hanford, Angels Camp, Etna Mills, Fort Bidwell, College City, Fresno, Cloverdale, Chico, Oroville, Santa Ana, San Diego, Grass Valley, and Red Bluff, where Dr. John Fife noticed it was very prevalent.

BRONCHITIS was also noted by its frequency in Downey, Williams, Lodi, Lemoore, Wheatland, Redding, Tulare, Salinas, College City, Fresno, Cedarville, Los Angeles, Brownsville, and San Francisco.

WHOOPING-COUGH is observed in Lodi, Tulare, Angels Camp, Brownsville, Fresno, Oakland, and Auburn, where Dr. Rooney writes it prevails extensively.

CHOLERA INFANTUM is almost absent from the State. A case or two was observed in Knights Ferry, Lemoore, Napa, and Sacramento. The frequency of this disease depending more upon alterations of temperature, and especially upon a continuous high temperature, we would not expect a very great prevalence of it at this season of the year.

DIARRHŒA AND DYSENTERY are also mentioned but seldom in the monthly reports. There were some cases observed in Wheatland, Lemoore, Tulare, Etna Mills, Fresno, Red Bluff, Gridley, Colton, and San Diego; but, generally speaking, it is not at all a prominent disease in the State at present.

MEASLES.—A few cases of this disease were noticed in Lincoln, Wheatland, Truckee, Livermore, Angels Camp, Etna Mills, and Oakland.

SCARLET FEVER was present in Igo, Ione, Tulare, Salinas, Dixon, Oakland, San Francisco, Fresno, Santa Ana, and Sacramento. As the tendency to infection from this disease lessens with advancing years, the longer a child can be protected from it the greater the likelihood that it will escape it entirely. To obtain this desirable end it is absolutely necessary to isolate patients as soon as the disease is discovered; and this isolation must be maintained until the shedding of the epithelium or outer skin is completed. It is a well known fact that scarlet fever patients are most dangerous to others when the skin is beginning to desquamate, or peel off. During this time they should be frequently bathed, and their skin afterwards anointed with fresh lard, or other animal oil, which will hinder the dissemination of the branny scales. Children exposed to scarlet fever should remain under observation ten or twelve days before being allowed to mingle with other children, and all attendants on the sick should change their garments, and disinfect their hands, face, and hair by washing in a disinfectant solution before mixing with the public. It must not be forgotten that the type of the disease in one person is not certain to reproduce the same in another, as what is so mild as scarcely to confine to bed in one person, may communicate a poison to another that will be so very malignant as to cause death in a few hours. It is, therefore, the part of prudence to confine the spread of the disease to within as small a radius as may be possible. To determine the most infective period of the disease, Dr. Whitlege, of London, analyzed one thousand seven hundred cases, of which he had exact particulars, and found the infectiveness suddenly decreased at about the sixth day, increased again about the twelfth day, and reached its maximum on the sixteenth day.

DIPHTHERIA continues to be noted in several localities, but in no place has it assumed epidemic proportions. In San Francisco twenty-two cases were reported during the month, which indicates a marked decrease in the frequency of the disease there. It is also reported in Auburn, Castroville, Cloverdale, Colfax, Truckee, Redding, Anderson, Downey, Tulare, Salinas City, St. Helena, Grass Valley, Los Angeles, and Oakland. In many of these localities the cases were returned as *croup*, which are here included in the term diphtheria, modern experimental pathology tending unequivocally to show their identity. Many of our reports mention a prevalence of sore throat, which may be or may not be diphtheritic, as it is now ascertained that the presence of a membrane is not essential to constitute a true diphtheria, it being many times expressed without its local manifestation in the throat, but apparent in the swollen cervical glands.

ERYSIPELAS is mentioned as appearing in sporadic form in Downey, Truckee, Lemoore, Tulare, College City, Cedarville, Oakland, and San Francisco.

TYPHOID FEVER is not prevalent in any locality. Our reports for the past month are singularly free from its mention. In San Francisco and Oakland a few cases are noted; also in Alameda, Etna Mills, Colfax, Los Angeles, and Red Bluff.

TYPHO-MALARIAL FEVER was observed in Cottonwood, Lodi, Anderson, Igo, Tulare, College City, Fresno, Knights Ferry, and Gridley. The type was very mild and the mortality nominal.

SMALLPOX still continues to show itself here and there within the State. In San Francisco three cases were reported, one of whom came from Portland, Oregon, one from San Rafael, and one from Sacramento. In Hanford, Tulare County, a case appeared on the fifteenth of the month. This was followed by two others in the same dwelling; all were of the confluent variety; no other cases have as yet developed. There is one case in Truckee, which is convalescing. Dr. J. Q. Wrenn writes that the disease has entirely disappeared from Placerville, and Dr. C. A. Ruggles assures us that there is not a single case in Stockton or vicinity. No other reports of smallpox have been received, and we hope soon to record the fact that it is absent from the State.

PACIFIC COAST WEATHER.

WEATHER.—From the seventh to the twentieth of the month a rapid succession of storms appeared, giving rain along the entire Pacific Coast. These storms were accompanied in many cases by high winds, noticeable on the days from the twelfth to the eighteenth. During the periods preceding and following this series of storms, warm, fair weather prevailed, broken by occasional showers.

TEMPERATURE.—The month has been much warmer than usual over the country west of the Rocky Mountains. The greatest departures from the normal temperature occurred in central Oregon, where there were about 8 degrees. In California the mean monthly temperature ranged from 3 degrees to 4 degrees above the normal. Mean temperatures at selected stations were as follows: Portland, Oregon, 53 degrees; Roseburg, 52 degrees; Red Bluff, California, 57 degrees; Sacramento, California, 56.5 degrees; San Francisco, California, 55.5 degrees; Fresno, 57 degrees; Los Angeles, 56.5 degrees; San Diego, 57.5 degrees.

RAINFALL.—Throughout California the rainfall for the month was greatly in excess of the usual amount, the greatest excess being found along the coast of Central California, and the least in the lower San Joaquin Valley. In Oregon and Washington Territory, the rainfall has been light, the greatest departures from the normal amount occurring near the Columbia River.

APRIL, 1889.

Reports received from seventy-two different localities, with an estimated population of seven hundred and one thousand nine hundred and fifty, give a mortality of eight hundred and thirty-five, which is a percentage of 1.18 per thousand in the month, or an annual mortality of 14.16, which is the lowest annual percentage at which we have yet arrived, indicating a remarkably good condition of the public health throughout the State.

CONSUMPTION, as usual, heads the list of decedents with one hundred and thirty-eight, which, however, is a decrease from the number reported last month.

PNEUMONIA shows how rapidly its frequency is abating by recording only forty-five deaths in April, as against seventy-six in March. This rapid decrease in fatality is in a great measure due to the favorable weather during the month, which was warm and pleasant, without any extremes of temperature.

BRONCHITIS caused twenty-one deaths, the majority occurring in the very young or the very old.

CONGESTION OF THE LUNGS is reported as having caused seven deaths.

DIARRHŒA and DYSENTERY, although increasing very much in frequency, are not increasing in fatality in the same ratio, eight deaths only being attributed to them. Of these, four occurred in one town from dysentery.

CHOLERA INFANTUM again claims attention by its death rate, fifteen deaths being ascribed to it during the month.

DIPHTHERIA was fatal in nineteen instances, which is a decrease from last report. Eight of these occurred in San Francisco, five in Oakland, and one each in Colfax, Grass Valley, Vallejo, Pasadena, Los Gatos, and Santa Barbara.

CROUP is credited with six deaths, three in San Francisco, two in Los Angeles, and one in Nevada City.

WHOPING-COUGH is credited with six deaths.

SCARLET FEVER caused four deaths—two in San Francisco, and one each in Santa Ana and San Diego.

MEASLES was not fatal in a single instance.

SMALLPOX caused no deaths.

TYPHO-MALARIAL FEVER caused but two deaths.

TYPHOID FEVER was fatal in twenty-three instances, a slight increase over last month's fatality from this cause.

REMITTENT AND INTERMITTENT FEVERS are reported to have occasioned four deaths.

CEREBRO-SPINAL FEVER.—Nine deaths were reported from this disease; one in Chico, one in Ione, one in Sacramento, one in San Diego, two in San Francisco, and three in San Bernardino.

CANCER caused thirty-two deaths, a slight excess over the usual mortality.

ERYSIPELAS was fatal in four cases.

HEART DISEASE caused seventy-one deaths.

ALCOHOLISM was fatal in one instance.

The following towns report no deaths during the month: Alturas, College City, Cottonwood, Etna Mills, Gonzales, Igo, Lincoln, Lower Lake, Roseville, North Bloomfield, Redding, Sisson, Shasta, Wheatland, and Downieville.

PREVAILING DISEASES.

Reports of sickness received from eighty different localities indicate a minimum amount of disease in the various towns heard from, many of the towns reporting no sickness whatever. These intimations of an absence of any prevailing disease at this season of the year is gratifying to the sanitarian as an indication of the progress that sanitary science is making in the State; we believe that it is rapidly becoming a settled conviction in the public mind that without cleanly homes and surroundings good health cannot be maintained. With the advent of the new law compelling the organization of a Board of Health or the appointment of a Health Officer in every town of five hundred or more inhabitants, we expect a sanitary movement throughout the State that will not permit any town to abide in filth, and take its chances of Providence averting an epidemic that its own unsanitary condition has invited. Through these officers we hope to find many diseases entirely prevented from passing beyond their original place of development, and no disease allowed to attain to any epidemic proportions if sanitation can prevent it.

PNEUMONIA.—The warm weather experienced during the month of April seems to have had a salutary influence in diminishing the frequency of this disease. We find it noted in reports from Oakdale, Gridley, Downey, Merced, Lockeford, Hollister, Truckee, Red Bluff, College City, Fresno, Newman, Santa Barbara, Napa, Oakland, Chico, and San Francisco.

BRONCHITIS in a mild form was also noticed in Oakdale, Sisson, Downey, Lockeford, Dixon, Cottonwood, Brownsville, College City, Etna Mills, Fresno, Bakersfield, Stockton, Oakland, San Francisco, and Sacramento.

WHOOPIING-COUGH was prevalent in Knights Ferry, Lodi, Ione, Oakdale, Placerville, Sacramento, Newman, Auburn, Fresno, San Francisco, and Santa Barbara.

CHOLERA INFANTUM is mentioned as appearing during the month in Lodi, Fresno, Grass Valley, Hanford, Oakland, San Diego, San Francisco, Santa Ana, and Santa Barbara. The cases were not numerous.

SCARLET FEVER, in quite a severe form, was noticed in Hanford. It was also present in San Francisco, Fresno, Elk Grove, San Diego, and Santa Ana.

DIARRHŒA AND DYSENTERY are again occupying a place among the "prevailing diseases," and were present in Sacramento, Oakland, San Francisco, Colton, Knights Ferry, Oakdale, Downey, Igo, Merced, Red Bluff, College City, Fresno, Hanford, and Alameda.

SMALLPOX.—There was one case of smallpox in San Francisco and one case in Hanford developed during the month. Both are now convalescent. In Hanford no new cases have appeared, and quarantine has been raised. Dr. Davidson thinks that they will have no further trouble with it.

MEASLES appeared in Sisson, Cottonwood, Merced, Etna Mills, Lodi, Fresno, and Benicia. The type is very mild, and the extent of the disease limited.

DIPHTHERIA was noted in many places during the month. In San Francisco twenty-five cases were reported, which is about the same as last month. Sporadic cases also appeared in Sisson, College City, Fresno, Colfax, Grass Valley, Oakland, Vallejo, and Santa Barbara.

PAROTIDITIS, OR MUMPS, was present in Sacramento and Fresno in a limited number of cases.

ERYSIPELAS was reported in Gridley, Oakdale, Downey, College City, Fresno, Sacramento, Colfax, Lodi, Brownsville, and San Francisco. The type was exceedingly mild, and the fatality extremely limited.

TYPHOID FEVER is not prevailing, according to reports received. A case or two was noted in Red Bluff, St. Helena, Etna Mills, Fresno, Lodi, Bakersfield, Oakland, Pomona, Stockton, Sacramento, and San Francisco.

MALARIAL FEVERS are noticed in our reports with increasing frequency as the warm weather approaches. To the present time they offer no evidence of malignancy, the mortality being exceedingly limited. Many of these cases of fever can be prevented by a little attention to the surroundings of our dwellings; in seeing that no garbage or decomposing vegetable matter be allowed to decay in the cellar or outhouses; that the sewers are kept clear, to allow all the surface water to be freely drained from our doors; by having cellars and outhouses thoroughly cleaned and whitewashed; and by being a little particular as to the source of water supply.

PACIFIC COAST WEATHER.

The month has been marked by the absence of storms accompanied by dangerous winds. Copious showers have fallen during the month in Oregon, Washington Territory, and Northern California, and light showers in Central California. The temperature has been much higher than usual in all districts.

MAY, 1889.

Reports received from seventy-eight towns, with an estimated population of seven hundred and twenty-five thousand four hundred and fifty, give a total mortality of eight hundred and eighty-five, which is a percentage of 1.22 per thousand in the month, or an annual mortality of 14.64, which is an indication of the continued absence of any serious or epidemic disease within the State.

CONSUMPTION is credited with one hundred and forty-six deaths, or 16½ per cent of the total mortality.

PNEUMONIA.—The total deaths from this disease were fifty-two, a very slight increase over the death record of the preceding month.

BRONCHITIS caused eleven deaths only, which indicates a general abatement of the severity of the disease.

CONGESTION OF THE LUNGS was fatal in ten instances.

DIARRHŒA AND DYSENTERY show their frequency and severity by causing thirty-three deaths in May, against eight deaths in April.

CHOLERA INFANTUM is likewise increasing in frequency, twenty deaths being ascribed to it during the month.

DIPHTHERIA was fatal in twenty-four instances. Of these, only six occurred in San Francisco, seven in Los Angeles, four in Oakland, three in Healdsburg, and one each in Benicia, Downey, Grass Valley, and Gonzales.

CROUP.—Eight deaths are ascribed to this disease—three in San Francisco, two in Santa Barbara, one each in Los Angeles, Oakland, and Benicia.

WHOOPIING-COUGH being very prevalent caused eleven deaths, which is nearly double the fatality of the preceding month.

SCARLET FEVER is reported as causing five deaths—one each in Antioch, Chico, Los Angeles, San Francisco, and Oakland.

MEASLES, although prevailing extensively, was fatal in but two instances.

SMALLPOX caused no deaths.

TYPHO-MALARIAL FEVER caused but two deaths.

TYPHOID FEVER is credited with twenty deaths, which is a slight decrease from former report.

REMITTENT AND INTERMITTENT FEVERS caused four deaths.

CEREBRO-SPINAL FEVER is reported as causing twelve deaths. Of these, two occurred in San Francisco, and one each in Sacramento, Sisson, Santa Cruz, San Bernardino, Ione, Mendocino, Anderson, Downey, Oakland, and Hanford.

CANCER caused twenty-five deaths.

ERTSIPELAS was fatal in three instances.

HEART DISEASE caused eighty deaths.

ALCOHOLISM was fatal in two instances.

The towns reporting no deaths were Alturas, Calico, Colfax, Elsinore, Elk Grove, Fort Bidwell, Livermore, Lincoln, Monterey, Needles, Soquel, Truckee, Wheatland, and Williams.

PREVAILING DISEASES.

Reports received from eighty different localities give evidence that the excess of humidity that prevailed during the earlier part of the past month, and the increased temperature during the latter half, had the effect of developing malarial and other fevers in quite a large number of localities that, up to this time, had been completely free from them. The increased moisture and subsequent heat had, no doubt, its influence in causing the general tendency that was evinced to choleraic attacks which prevailed extensively during the month. Inflammatory diseases of the respiratory organs were much reduced in frequency and fatality.

PNEUMONIA, in sporadic form, was noticed in reports from Downey, Redding, Lockeford, Truckee, Calico, Hollister, Shasta, Oakdale, Monterey, Cloverdale, Lakeport, Red Bluff, Downieville, Fresno, Napa, Grass Valley, Chico, Forest Hill, Oakland, Pasadena, Santa Barbara and San Francisco.

BRONCHITIS, in a mild form, is mentioned in reports from Lockeford, Downey, Lemoore, Anderson, Lakeport, Monterey, College City, Elsinore, Oakdale, Ione, Hollister, Igo, Redding, Cottonwood, Williams, Fresno, and San Francisco.

WHOOPIING-COUGH has extended its area considerably during the month. It is reported in Lockeford, Knights Ferry, Mariposa, Williams, Lodi, Lemoore, Angels Camp, Oakdale, Elsinore, Hollister, Santa Cruz, Merced, Fresno, Woodland, Oakland, and San Francisco. It has been remarked that the disease seems to progress hand in hand with measles, and is apparently influenced by the temperature, increasing with a falling and diminishing with a rising temperature. As the disease is highly infectious, children suffering from it should not be allowed into schools, or crowded assemblies, or wherever other children are congregated.

MEASLES is quite prevalent in many parts of the State, and spreading rapidly. We notice it mentioned in reports from Lockeford, College City, Downey, Williams, Lodi, Angels Camp, Oakdale, Monterey, Alturas, Etna Mills, Santa Cruz, Fresno, San Francisco, and Oakland. The evidence grows stronger every day that measles, like scarlet fever, is the result of a specific germ, and consequently is preventable. It is, however, so intensely contagious that the difficulty of doing this is proportionately great. The unfortunate results that so often follow measles justifies us in recommending the placing of unprotected persons beyond its influence. The sick should be isolated, and none but

attendants allowed to enter the room. All soiled linen should be soaked in disinfectant solutions and boiled separately. The body of the patient should be anointed daily to restrain the dissemination of the contagion as much as possible. After the desquamation of the skin has taken place, a warm bath should be administered, which will probably remove any remaining contagious principle. Children with measles should not be allowed out of doors or permitted to mingle with healthy children until quite recovered.

SCARLET FEVER, although mentioned in reports from Sacramento, Redding, Calico, Los Angeles, Salinas, San Francisco, Elk Grove, Antioch, Jackson, Fresno, Chico, and Oakland, does not seem to assume an epidemic character or any malignancy. This fact, however, should not lessen the vigilance of the Health Officers to prevent its spread, as some of the most malignant and fatal epidemics have arisen from the mildest cases. In Antioch, where the disease was quite prevalent, Dr. F. Rattan assures us it has ceased. Dr. Rattan has been appointed Health Officer.

DIPHTHERIA AND CROUP were noticed during the month in Downey, Igo, Anderson, Truckee, Los Angeles, Monterey, Salinas, Benicia, Elk Grove, Colfax, Gold Run, Grass Valley, Healdsburg, Oakland, San Francisco, and Santa Barbara. In Gold Run the disease has been particularly severe, twenty-one cases having occurred within the past four months. Dr. Miner writes that the sanitary condition of the place is not good. The reservoirs and ditches are filled with decaying vegetable and organic matter, and the wells, sunk below these ditches, are contaminated by seepage water. There is no local Board of Health, and, consequently, no effort made to improve the sanitary condition of the place or disinfect the contaminated dwellings. Until Boards of Health are organized or efficient Health Officers appointed in every town, we must expect this needless sickness and sacrifice of life to continue.

SMALLPOX.—Three cases of smallpox appeared in San Francisco, one case in Lodi, and one case in Stockton, during the month of May. All are now convalescing, without any new cases being reported.

ERYSIPELAS was noticed in reports from Etna Mills, Hollister, Lincoln, Shasta, Oakdale, Fresno, Truckee, Elk Grove, Lemoore, Anaheim, Grass Valley, Riverside, and San Francisco. These cases were all sporadic, due to local causes.

TYPHOID FEVER is mentioned by very few observers. Sporadic cases appeared in Los Angeles, Etna Mills, Salinas, Santa Cruz, Hollister, Mendocino, Sacramento, Santa Barbara, Selma, Watsonville, and San Francisco.

TYPHO-MALARIAL FEVER was more prevalent than typhoid, being noticed in College City, Oakland, Downey, Cottonwood, Lemoore, Fresno, Igo, Anderson, Ione, Oakdale, Merced, Anaheim, Needles, and other places. The fatality was very limited.

REMITTENT FEVER prevailed to some extent in Hanford, Grass Valley, Marysville, Sacramento, Lockeford, Knights Ferry, Cottonwood, Redding, Lemoore, Anderson, Angels Camp, Ione, Cloverdale, and Needles.

CEREBRAL FEVER was observed in a sporadic form in Fresno, Jolon, Downey, Anderson, Ione, Hanford, Mendocino, Oakland, Sacramento, San Bernardino, San Francisco, Santa Cruz, and Sisson.

CHOLERA INFANTUM is mentioned in our reports from Knights Ferry, Ione, Gridley, Merced, Fresno, Anderson, Anaheim, Chico, Grass Valley, Nevada City, Red Bluff, San Francisco, Oakland, and San Bernardino.

DIARRHEA AND DYSENTERY are quite prevalent in Sacramento, San Francisco, Oakland, Downey, Mariposa, Williams, Lodi, Redding, Oakdale, Lockeford, College City, Anderson, Lemoore, Monterey, Los Angeles, Angels Camp, Cloverdale, Salinas, Shasta, Placerville, Hollister, Fresno, Gridley, Truckee, Red Bluff, Soquel, Needles, Riverside, San Diego, Selma, Hanford, Dixon, and San Francisco.

DYSENTERY was reported as epidemic in Fresno, but inquiry of the Health Officer, Dr. T. M. Hayden, elicits the fact that such was not the case. Some sporadic cases were observed as prevailing, but nothing more. In Hanford it was also reported as epidemic, but careful inquiry through Dr. John A. Davidson, Health Officer, resulted in ascertaining that among children a very severe form of miasmatic colitis prevailed, complicated in many cases by cerebral congestion, which was generally fatal. Through the kindness of Dr. W. H. Miller, of Hanford, this Board has received a very graphic description of the disease, together with the results of a post mortem examination, which indicated a very severe form of inflammatory disorder of the bowels, extending, in the case narrated, to the brain. This severe and fatal form of attack seems confined to children, no deaths among adults being observed. The opinion is daily gaining credence that the excretions in dysenteric attacks should be immediately disinfected and buried, as it is generally believed that the disease depends upon a living germ taken into the stomach, either with the food or through the impurity of the water imbibed. Indeed, so many diseases can be produced from impure water, that for prudential reasons, all water should be boiled before being used for drinking purposes, especially during the summer months.

PACIFIC COAST WEATHER.

WEATHER.—The first half of the month was marked by cool weather and frequent rains. During the latter half of the month the temperature was high and the weather fair, except in Oregon and Washington Territory, where light rains occurred at intervals. The heavy rains of the first part of the month were, on the whole, beneficial to growing crops, though causing damage in some localities.

RAINFALL.—The rainfall during the month was in excess of the normal rainfall for May in all districts, markedly so, except in the vicinity of Puget Sound and in the San Joaquin

Valley, where the departures from the normal were small. The rainfall for the season to June first is decidedly below the normal in Oregon, Washington Territory, and Nevada, and slightly below it in the San Joaquin Valley. In other districts the seasonal rainfall is slightly in excess of the normal.

JUNE, 1889.

Reports received from eighty towns, with an estimated population of seven hundred and twenty-eight thousand seven hundred, give a total mortality of eight hundred and fifty-four, which is a percentage of 1.17 per thousand in the month, or an annual mortality of 14.04, which is an exceptionally small death rate, and indicates how little serious sickness was present within the State during the month of June.

CONSUMPTION is credited with one hundred and thirty-nine deaths, which is less than the usual monthly mortality.

PNEUMONIA.—The number of decedents from this disease decreased to thirty-five, or 20 per cent from the previous month.

BRONCHITIS caused eighteen deaths, which is a slight increase.

CONGESTION OF THE LUNGS is credited with sixteen deaths, the greater number occurring in young children.

DIARRHŒA AND DYSENTERY were the cause of twenty-three deaths, which, while a decrease from last report, indicates a great frequency of these diseases.

CHOLERA INFANTUM was fatal in twenty-two instances, which also shows increasing frequency of the disease.

DIPHTHERIA was fatal in twenty-six instances. Of these, San Francisco had only four, Los Angeles eight, Oakland six, and one each in Santa Cruz, Santa Monica, Santa Ana, San Bernardino, Petaluma, Modesto, Colton, and Calico.

CROUP was fatal in six instances—three in San Francisco, two in Los Angeles, and one in Oakland.

WHOOPING-COUGH, although quite prevalent, and in some places epidemic, only records three deaths as a result of the disease, which indicates an unusual mildness of its type.

SCARLET FEVER caused five deaths—one in San Francisco, one in Selma, one in Tulare City, and two in Riverside.

MEASLES was fatal in but two instances—one in San Francisco and one in Williams.

SMALLPOX caused no deaths.

TYPHO-MALARIAL FEVER, although reported as prevailing, caused one death in San Francisco.

TYPHOID FEVER is credited with thirty-one deaths, which is an increase of ten over last report. Nine of these deaths occurred in San Francisco, six in Los Angeles, three in San Diego, two in Santa Monica, two in Riverside, two in Sacramento, and one each in Wheatland, Selma, Mendocino, St. Helena, Calico, Etna Mills, and Alameda.

REMITTENT AND INTERMITTENT FEVERS caused one death in Marysville.

CEREBRO-SPINAL FEVER is credited with causing six deaths—three of these in San Francisco, and one each in Sacramento, Anderson, and Anaheim.

ERYSIPELAS was fatal in four instances.

CANCER caused forty-two deaths, which is an increase of seventeen over last report.

HEART DISEASE is credited with fifty-one deaths.

ALCOHOLISM was fatal in six instances.

THERMIC FEVER, or Heat Apoplexy, is credited with causing two deaths in Stockton. The particulars of these cases were not received. No other death from this cause is reported within the State.

PREVAILING DISEASES.

Reports of sickness received from ninety-four localities throughout the State indicate that a minimum amount of disease prevailed during the month of June. Although the reports of the Signal Service declare that the mean temperature of the month was above the average, its effects were not manifested by any great increase in the number of cases of bowel disorders reported. It is, however, very doubtful if an increase of temperature has, of itself, that marked effect upon intestinal derangements that is so popularly ascribed to it. The state of the weather in its relation to health is, in a great measure, governed by the local conditions surrounding us. If they are bad, and need only an increase of heat to develop those poisonous emanations which are hidden under a lower temperature in all decaying and decomposing animal and vegetable matter, then will sickness increase, bowel disorders flourish, and the warm weather be unjustly blamed for what our own foresight should have prevented. If, before the warm days and nights come upon us, we would see that our cities, towns, villages, and dwellings were properly cleaned and divested of all possible sources of corruption—that our drinking water was pure and our air untainted by human filth, then even extremes of temperature would have very little effect in engendering disease or shortening our lives.

CHOLERA INFANTUM.—We find this disease was noticed in Redding, Biggs, Knights Ferry, Lodi, Ione, Anderson, Antioch, Grass Valley, Fresno, Pomona, Woodland, Sacramento, San Diego, San Bernardino, and San Francisco. The disease was in a sporadic form, and could be traced in most instances to errors in diet. In one case, in which death occurred in less than fifteen hours, it was undoubtedly due to tyrotoxin developed in milk while standing in an unsanitary cellar for six hours. We have no doubt that many infantile deaths are caused in this way, which are wholly preventable by care and the exercise of common sense.

DIARRHŒA AND DYSENTERY were reported as quite prevalent in a large number of localities. They were noticed in Sacramento, Brownsville, Williams, Truckee, Biggs, Angels Camp, Redding, Anderson, Lakeport, College City, Lemoore, Knights Ferry, Lodi, Colton, Ione, Selma, Traver, Needles, Calico, Chico, Hollister, Los Angeles, Oakdale, Santa Barbara, San Diego, Truckee, Tulare City, Etna Mills, Forest Hill, Red Bluff, Colfax, Shasta, El Monte, Downey, and Fresno.

SMALLPOX was not reported from any town in the State. *Varicella*, or chickenpox, was noticed in Los Angeles, Mariposa, Sacramento, and a few other towns, in sporadic form. Dr. A. C. Keating, in San Bernardino, reports smallpox as raging in Albuquerque, New Mexico. This is getting the disease quite close to our southern border, and will probably need an Inspector on the line, if the report is confirmed.

MEASLES, of an exceedingly mild type, was noticed in Santa Cruz, Williams, Traver, Angels Camp, Lodi, Hollister, San Francisco, College City, Downey, Etna Mills, and Red Bluff.

SCARLET FEVER was noticed in a few instances in San Francisco, Selma, Pomona, Riverside, Ione, Calico, Los Angeles, Tulare City, Anderson, and Oakland. The type of the disease continues to be mild, and its tendency to spread very limited.

DIPHTHERIA AND CROUP continue to be mentioned in our reports; last month they were noticed in San Francisco, Los Angeles, Oakland, Santa Cruz, Truckee, Williams, Soledad, Colton, Igo, San Bernardino, Modesto, Petaluma, Santa Monica, Santa Ana, and Calico. The prevention of the spread of these diseases is an object which should engage the attention of Health Boards and Health Officers throughout the State. Without the greatest vigilance on their part the disease will continue to enlarge our mortality lists, and cast reflection upon our sanitary progress. Nurses and physicians attending diphtheritic patients should avoid, as far as possible, the infection of their persons and clothing—several cases having been recorded of the conveyance of the poison by those parties, they themselves remaining well. Where diphtheria is prevalent parents should daily inspect the throats of their children before sending them to school, and if any sign of inflammation appears they should be kept at home, as it is these cases of so called "walking diphtheria," or mild diphtheria, that are the most common sources of propagating the disease, being allowed to mingle with other children, drink from the same cup, play with the same toys, and even kiss each other, without fear of consequences. No parent is justified in sending the children to school when the infectious disease is present in their house, no matter what its character.

WHOOPIING-COUGH was epidemic at Hollister, and quite prevalent at Dixon, Lemoore, Knights Ferry, Elsinore, Mariposa, Angels Camp, Oakland, Selma, Lodi, Los Angeles, Forest Hill, and Napa. The discovery by Professor Afanassjew that whooping-cough depended upon a specific bacillus, has brought the disease within the category of those that are preventable, or, at all events, of those that are amenable in a measure to specific treatment; hence, the relief experienced by those children exposed to the sulphurous fumes about gasworks, and the treatment by certain antiseptic drugs. In the near future, we hope science will give us complete control of this, one of the most fatal diseases of infancy.

ERYSIPELAS, in sporadic form, was observed in Antioch, Dixon, Lemoore, Brownsville, Pomona, Angels Camp, Needles, Ione City, Fresno, San Bernardino, Forest Hill, Oakland, and San Francisco.

TYPHOID FEVER prevailed to some extent in Los Angeles, San Francisco, Oakland, Alameda, Sacramento, Etna Mills, Calico, College City, Colfax, Dixon, Selma, Wheatland, Santa Monica, San Diego, Riverside, Mendocino, and Fresno.

TYPHO-MALARIAL FEVER is also noted in reports from Redding, Anderson, Anaheim, Oakdale, Williams, San Bernardino, Igo, Ione, College City, Red Bluff, and Colton.

REMITTENT AND INTERMITTENT FEVERS are mentioned in many reports as prevailing. These being essentially malarial fevers, and dependent in a great measure upon local conditions, are to be expected at this season of the year, when ponds and marshy grounds are drying up and rivers falling.

THERMIC FEVER.—Some instances of heat exhaustion have been observed during some of the warm days in the month, but no report of its prevalence has been received at this office.

PACIFIC COAST WEATHER.

But one well marked storm appeared upon the Pacific Coast in June. This was central in Washington Territory on the twenty-seventh and twenty-eighth, the accompanying rain area extending as far south as San Francisco. This storm was accompanied by high winds off the coast of Oregon and Washington Territory.

Rain fell in Oregon and Washington Territory on the 26th, 27th, 28th, and 29th, and in Northern California on the 27th. Light showers occurred in portions of Southern California on the 4th.

THE MEAN TEMPERATURE for the month was decidedly higher than usual, except along the coast of California, where the departures from the normal were small.

THE RAINFALL for the month was below the normal rainfall for June, except in Washington Territory and portions of Northern California, where it was about normal.

JULY, 1889.

Reports of mortality received from one hundred cities and towns, with an estimated population of eight hundred and three thousand five hundred and fifty, give the number of deaths as eight hundred and ninety-seven, which is a percentage of 1.11 per thousand in the month, or an annual mortality of 13.32, which is the smallest death rate yet recorded in the year. It indicates an entire absence of epidemic disease of a fatal character, and a general condition of healthfulness throughout the State, which speaks louder than words.

CONSUMPTION, which enters so largely into our mortality returns, was fatal in one hundred and twenty-nine cases, which is below the monthly average.

PNEUMONIA had a mortality of thirty-eight, of which number twenty-three occurred in San Francisco, the others in different parts of the State.

BRONCHITIS is reported to have caused nine deaths, seven of which occurred in San Francisco, one in Chico, and one in San Diego.

CONGESTION OF THE LUNGS was also fatal in nine instances.

WHOOPIING-COUGH, which prevails in a great many places, caused eleven deaths, which is an increase in mortality from this disease.

CROUP was fatal in three cases, all of them occurring in Los Angeles.

DIPHTHERIA is credited with fifteen deaths, which is a decrease of eleven from last month's mortality; of these deaths only six occurred in San Francisco; four were reported from Los Angeles, and one each from El Monte, Grass Valley, Red Bluff, Healdsburg, and San José.

DIARRHŒA AND DYSENTERY were the cause of sixteen deaths, which is a decided decrease from the June report.

CHOLERA INFANTUM was fatal in twenty-three instances, which shows an increasing frequency in that disease.

SCARLET FEVER is reported as causing but one death during the month; that was in San Francisco.

MEASLES caused no deaths.

SMALLPOX.—No deaths from it were reported.

TYPHO-MALARIAL FEVER is credited with four deaths.

TYPHOID FEVER is reported to have been the cause of twenty-nine deaths, which is a slight decrease from last report. Thirteen of these deaths occurred in San Francisco, two each in Sisson, Santa Ana, Sacramento, and Placerville, and one each in Dixon, El Monte, Los Angeles, Mendocino, Nevada City, Pasadena, San Diego, and Watsonville.

REMITTENT AND INTERMITTENT FEVERS are credited with six deaths, which is above the usual mortality, and indicates a wide extension of these diseases.

CEREBRO-SPINAL FEVER seems to have caused thirteen deaths, which is a large increase over the report for June. Three of these occurred in San Francisco, two in San José, two in Lodi, and one each in Sacramento, Susanville, Eureka, Napa, Angels Camp, and Anderson.

ERYSIPELAS was fatal in but two instances.

CANCER caused twenty-one deaths.

HEART DISEASE was fatal in eighty-four instances during the month of July, which is a large increase from this cause.

ALCOHOLISM was the cause of death in nineteen cases, which is also a very large increase over the usual number that die from this preventable disease.

PREVAILING DISEASES.

Reports received from one hundred and twenty localities throughout the State indicate a remarkable absence of zymotic diseases. All observers agree that a general mildness of type characterized the sickness which had come under their notice, which will, perhaps, in a measure, account for the limited mortality recorded during the month. As might be expected, the most prevalent of all disorders of the system were those affecting the stomach and bowels, and this was particularly noticed during and after the very warm days that were experienced in the earlier and latter part of the month.

CHOLERA INFANTUM was noticed in several reports. It was present in Sacramento, Cedarville, College City, Mariposa, Lodi, Forest Hill, Fresno, Salinas, Chico, Grass Valley, Lakeport, Lemoore, Oakland, Rocklin, San Bernardino, San José, and San Francisco.

DIARRHŒA AND DYSENTERY were observed with undue frequency in Alturas, Fresno, Hollister, Williams, North Bloomfield, Shasta, Red Bluff, Anderson, Redding, Brownsville, Eureka, Lemoore, Merced, Colfax, College City, Benicia, Susanville, Lakeport, El Monte, Santa Paula, Etna Mills, Calico, Downey, Oakdale, Truckee, Los Angeles, Marysville, Oakland, and San Francisco.

SMALLPOX was not reported from any locality during the month. We have therefore come to the reasonable conclusion that the disease is now entirely absent from the State for the first time in over two years. This fact should now be taken advantage of by urging immediate vaccination of all unvaccinated persons, so that if the disease is again imported into the State it will find no pabulum upon which to feed, and will die for want of sustenance. By thorough vaccination there need not be another case of smallpox in California; it is to be hoped that the new law upon vaccination will tend toward this desirable end, and by protecting our children, lessen the chances of any severe epidemic, even if again attacked by the insidious foe.

MEASLES was observed in a few instances, in San José, Lodi, and Angels Camp. It was very mild, and without any mortality.

SCARLET FEVER is mentioned in but two reports, and they were sporadic cases.

DIPHTHERIA and CROUP are mentioned in reports from Sacramento, Napa (imported from Howell Mountain), Anaheim, El Monte, Downey, Los Angeles, San José, Red Bluff, Truckee, Eureka, Fresno, Salinas, and San Francisco. The disease is not reported epidemic in any locality, and the type is not of a severe character, according to the advices received.

WHOOPIING-COUGH was noticed in Napa, Lemoore, Mariposa, Redding, Elsinore, Susanville, San José, Dixon, Eureka, Fresno, Chico, Hollister, Los Angeles, Oakland, and San Francisco.

ERYSIPELAS in a sporadic form was observed in Truckee, Redding, North Bloomfield, Lower Lake, Long Beach, Fresno, Cedarville, Dixon, Chico, and San Francisco.

TYPHO-MALARIAL FEVER, as it is called, seems to prevail in many localities; it is noticed in reports from Anderson, Igo, Lemoore, College City, Oakdale, Anaheim, Truckee, Shasta, Los Angeles, Tulare City, and Visalia. Although the disease is frequent, the mortality is exceedingly limited.

TYPHOID FEVER, while not prevailing to any great extent, was noticed in reports from Sacramento, Redding, Anderson, Etna Mills, North Bloomfield, Chico, El Monte, Calico, Downey, San José, Alturas, Fresno, San Diego, Placerville, Los Angeles, Mendocino, Nevada City, Santa Ana, Pasadena, Sisson, Watsonville, and San Francisco. As this is the season of the year when typhoid fever is most likely to prevail, and thereby increase the chances of the contamination of our drinking water, and as it is also at this time that visitors leave the warm valleys to seek health and recreation at the various mountain and seaside resorts, we cannot too earnestly advise such sojourners to criticise keenly the sanitary surroundings of the place in which they propose to spend their summer holiday; examine the outhouses and privies; see where the sewage is conveyed and deposited; note the proximity of the closets to the well, and if the well is a dug one, and within three hundred feet of the sewer, cesspool, or privy, do not drink the water from such well, except you know it to be boiled. In short, avoid all summer resorts where cleanliness and sanitation is not the rule, where every outhouse, privy, and cesspool is not deodorized and disinfected as regularly as the week comes round. Without this, danger is ever present, and we firmly believe that more typhoid fever is contracted in these insalubrious country houses, whose portals we seek for health, than the public is aware of. The frequent proximity of cow yards, hen roosts, stables, and even pig pens, make the surrounding atmosphere anything but salubrious. It is therefore an act of prudence to study the sanitary surroundings of a pleasure resort before incurring the exposure, and perhaps fatal danger, which sanitary conditions always present.

REMITTENT AND INTERMITTENT FEVERS were quite prevalent along the river bottoms, which is to be expected at this season of the year.

PNEUMONIA is not mentioned as frequent in any of our reports. Some cases were noticed in San Francisco, Eureka, Benicia, Anderson, Angels Camp, College City, Chico, Jackson, Los Angeles, Mariposa, Oakland, Salinas, San José, Santa Ana, and Trinity.

BRONCHITIS was also noticed in several towns along the seacoast. The type was not of a severe character, and its prevalence was limited.

CEREBRAL FEVER is mentioned in reports from Anderson, Angels Camp, College City, Fresno, Lodi, Eureka, Napa, Sacramento, San José, Susanville, and San Francisco. The appearance of cerebral fever in different sections of the State would seem to confirm the opinion of late observers that the infectious germ is preserved in the soil, and thence passed into the atmosphere, as it is now known that epidemics of this disease may appear at any season independent of local temperature; and as drying does not destroy the vitality of the disease germ, it may explain those cases of the disease which seem to spread by way of the air.

PACIFIC COAST WEATHER.

In Oregon and Washington Territory the mean temperature for the month was decidedly above the average for July. In California the temperature was lower than usual during the greater part of the month, though very warm weather during the first few and last few days brought the mean temperature for the month slightly above the normal.

Local showers fell in portions of Oregon and Washington Territory on the sixteenth, seventeenth, and twenty-third.

AUGUST, 1889.

Mortality reports received from one hundred localities throughout the State, with an estimated population of eight hundred and thirty thousand four hundred and fifteen, give the number of deaths as eight hundred and nine, which is a percentage of 0.97 per thousand in the month, or an annual mortality of 11.64, which we believe to be the lowest death rate ever recorded in this State. It indicates a degree of healthfulness throughout California which is most gratifying to the sanitarian, and gives evidence that the health organizations lately instituted under the new law are doing efficient work.

CONSUMPTION added largely to our mortality returns by one hundred and thirty-nine deaths.

PNEUMONIA had a mortality of thirty-nine. Twenty-four deaths occurred in San Francisco, four in Oakland, two in Los Angeles, two in Sacramento, and one each in Angels Camp, Chico, Eureka, Martinez, Nevada City, Petaluma, and Redding.

BRONCHITIS caused but nine deaths, seven of them in San Francisco, one in Grass Valley, and one in Los Angeles.

CONGESTION OF THE LUNGS was fatal in four instances.

WHOOPIING-COUGH is credited with ten deaths.

DIPHTHERIA AND CROUP, which may be classed together, are reported as causing twenty-six deaths; of these, five are attributed to croup. Only four deaths from diphtheria occurred in San Francisco, six in Los Angeles, three in Oakland, two in Sacramento, two in Downey, and one each in Elk Grove, Livermore, Mendocino, and Willows.

DIARRHŒA AND DYSENTERY, although quite prevalent in many localities, caused but six deaths.

CHOLERA INFANTUM likewise reports the small mortality of eleven, which is a decrease of one half from last report.

SCARLET FEVER caused one death in San Francisco, and one in Livermore.

MEASLES was fatal in one instance, in San Francisco.

TYPHO-MALARIAL FEVER is credited with one death.

TYPHOID FEVER is reported to have caused twenty-two deaths, which is remarkably small at this season of the year.

REMITTENT AND INTERMITTENT FEVERS are credited with five deaths.

CEREBRO-SPINAL FEVER caused six deaths—one each in Fort Bidwell, Mendocino, and San José, and three in Oakland. The decrease in the mortality from this disease is very gratifying.

ERYSIPÉLAS was fatal in but two instances.

CANCER caused seventeen deaths.

HEART DISEASE was fatal in sixty-four cases.

ALCOHOLISM was the cause of death to seven persons, which is a decrease from last report.

The following towns report no deaths during the month: Anderson, Colton, Colusa, Dixon, Downieville, Elsinore, Galt, Gonzales, Knights Ferry, Lemoore, Lincoln, Roseville, San Mateo, and Trinity. In San Bernardino there was but one death, and that from accident.

PREVAILING DISEASES.

Reports received from one hundred and twenty localities continue to indicate that in the month of August the minimum of sickness which prevailed during July still continued. No epidemic is reported anywhere, and when we consider that this office has now established communication with almost every portion of the State, and therefore in a position to ascertain the facts, this phenomenal absence of any prevailing disease within its borders is remarkable. A report was received that smallpox was raging in Socorro, in New Mexico, but upon investigation through our efficient Health Officer, Dr. J. P. Booth, at Needles, we learned that although the disease was there, as reported, it was under control, and did not seriously menace our State. Dr. Booth may be trusted to guard against its inroad within his jurisdiction.

Although the meteorological conditions were, from an increased temperature above the normal, most favorable to the development of intestinal derangements, we find that in fact, that most frequent of all accompaniments to abnormal heat among children—

CHOLERA INFANTUM was seldom mentioned in our reports. Some sporadic cases were noticed in Sacramento, Lodi, Ione, Anderson, Downey, Lemoore, San José, Madera, Fresno, Anaheim, Chico, Grass Valley, Oakland, Redlands, and San Francisco. They were few in number, and the mortality, as may be seen, was very limited.

DIARRHŒA AND DYSENTERY were noticed with some frequency, but without epidemicity, in Soquel, Napa, Ione, Angels Camp, Anaheim, Williams, Anderson, Sausalito, El Monte, Monrovia, Shasta, Etna Mills, Chico, Lodi, Downey, Truckee, Lemoore, Susanville, Millville, North Bloomfield, Fresno, Healdsburg, Grass Valley, Nevada City, and Marysville.

SMALLPOX is not mentioned in a single report. It therefore continues to remain absent from the State.

MEASLES was noticed in a few instances in Sausalito, Dixon, Merced, and San Francisco.

SCARLET FEVER made its appearance in a limited number of cases, in Sacramento, Elk Grove, Sausalito, Livermore, Alameda, and San Francisco.

DIPHTHERIA AND CROUP, as we must class them together, were observed in Sacramento, Anderson, El Monte, Monrovia, Downey, Truckee, San José, Chico, Anaheim, Los Angeles, Livermore, Mendocino, Willows, Oakland, and San Francisco.

The instrumentality of Boards of Health in educating the public to the dangerous and contagious nature of this disease, and the necessity of strict isolation and complete disinfection of all persons and things in contact with it, has done much to limit its spread, and to their efficient action may we hope soon to be enabled to chronicle the event of its complete disappearance from our midst, as it is a disease as surely susceptible of perfect extirpation as smallpox, if as efficiently dealt with. To do this promptly there should be a law to compel a notification of its presence in every instance to the Health Officer, and the premises quarantined by a distinctive flag or printed notice. If we reflect that diphtheria is more deadly than smallpox, and more destructive in its ultimate results, it will be conceded that no measures can be too strong in guarding the public against its inroads.

ERYSIPÉLAS was observed in a sporadic form in San Bernardino, Sierra City, Monrovia, Williams, Chico, Truckee, Fresno, and Watsonville.

TYPHOID FEVER.—If Pettenkofer's theory be true, that the prevalence of typhoid fever is dependent in a great measure upon the height of the ground water, we ought, owing to the dryness of the season, to have had frequent mention of it in our reports; whereas,

in fact, it seems to prevail to quite a limited extent. Sporadic cases were observed in Angels Camp, Sacramento, Napa, Sierra City, Needles, Monrovia, Redlands, Newman, Downieville, Fort Bidwell, Etna Mills, Chico, Downey, Dixon, Elk Grove, San José, North Bloomfield, Rio Vista, Fresno, Placerville, San Diego, Sisson, Susanville, Watsonville, and San Francisco.

TYPHO-MALARIAL FEVER was noticed in Benicia, Ione, Anaheim, Anderson, Redding, Chico, Truckee, Fresno, Igo, Lemoore, and Merced.

REMITTENT FEVER was observed with some frequency in Ione, Angels Camp, Sacramento, Sierra City, Anderson, Redding, Fort Bidwell, Chico, Truckee, Igo, Lodi, Santa Cruz, Fresno, Millville, Folsom, Newcastle, Ophir, Loomis, and Selma.

PNEUMONIA is seldom mentioned in any of the reports. A few cases occurred in Benicia, Ione, Anderson, Downieville, Redding, Truckee, Petaluma, and Fresno. It was quite prevalent in San Francisco during the month in a sporadic form, and dependent upon local causes.

BRONCHITIS, in a mild form, was reported in San Bernardino, Williams, Needles, El Monte, Eureka, Chico, Lockeford, Fresno, and San Francisco.

WHOOPING-COUGH is mentioned in reports from Napa, Sausalito, Monrovia, Eureka, Newman, Chico, Downey, Sacramento, Dixon, Lodi, Susanville, Santa Cruz, Millville, Lockeford, Fresno, Los Angeles, Hollister, and San Francisco.

THERMIC FEVER.—Three cases were reported as occurring in Needles, but happily without fatal results.

As the organization of local Boards of Health and the appointment of Health Officers are now being rapidly accomplished in obedience to the State law making such appointments compulsory, we would beg to remind all communities so favored that such organizations or appointments can offer no means of defense against the inroads of disease without the active coöperation of the citizens among whom they are placed. We know that the prosperity of a town depends much upon its healthfulness and the safety of life therein; it therefore becomes most important that upon the first appearance of any infectious disease its presence should be made known to the officers of health, that all necessary precautions may be taken to prevent in the first instance its spread; secondly, to discover, if possible, its cause; and, thirdly, to take measures to remove or destroy it. Typhoid fever, smallpox, scarlet fever, and kindred infectious diseases, need never extend beyond their original point of development if properly cared for under the instructions of an intelligent Health Officer. It, therefore, becomes the highest duty of a citizen to coöperate with the officers of health to save not only the community from sickness and their fellow citizens from death, but also to preserve the good name of their town for healthfulness and sanitary salubrity. "There is no doubt," says a late writer, "that the people themselves are responsible for many of the diseases which afflict them, and when the art of preserving health shall have attained to the same perfection as the means that now exist for destroying it, we may expect a large reduction in sickness and a willingness to be governed by sanitary rules that are now looked upon by a large class of people as interfering with their personal liberty."

PACIFIC COAST WEATHER.

The mean temperature for the month was slightly higher than the normal temperature for August, in all of the Pacific Coast districts, the first half of the month being marked by temperature decidedly above the normal.

Rain fell in Oregon and Washington Territory on the 17th, 18th, 23d, 26th, 27th, 30th, and 31st; at San Diego on the 16th, and in the vicinity of Los Angeles on the 31st.

SEPTEMBER, 1889.

Reports received from one hundred and six localities throughout the State, with an estimated population of seven hundred and ninety-nine thousand five hundred, give the number of deaths as eight hundred and seventy-six, which is a percentage of 1.9 per thousand in the month, or an annual mortality of 13.08, which, while a very low percentage, is much higher than that recorded in August.

CONSUMPTION is credited with one hundred and twenty-one deaths, which is a decrease from last month.

PNEUMONIA caused forty-nine deaths, which is an increase of ten over last report.

BRONCHITIS was fatal in fourteen instances, thirteen of which occurred in San Francisco.

CONGESTION OF THE LUNGS caused eight deaths.

WHOOPING-COUGH was fatal in but one instance, although the disease was quite prevalent.

DIPHTHERIA AND CROUP, which may be classed together, caused thirty-one deaths, twelve of which were attributed to croup.

DIARRHŒA AND DYSENTERY show an increase in mortality, twenty deaths being ascribed to these causes.

CHOLERA INFANTUM also shows a marked increase in its death rate, twenty-five deaths being attributed to it.

SCARLET FEVER was fatal in but three instances.

MEASLES caused no deaths.

TYPHO-MALARIAL FEVER is credited with five deaths.

TYPHOID FEVER shows a slightly increased death rate, twenty-seven deaths being recorded as arising from this cause.

REMITTENT AND INTERMITTENT FEVERS have attributed to them six deaths.

CEREBRO-SPINAL FEVER caused eight deaths.

ERYSIPELAS was fatal in but two instances.

CANCER is credited with thirty-seven deaths during September, which is just double the number recorded the previous month from this disease.

ALCOHOLISM caused the death of seven persons.

The following towns report no deaths in September: Brownsville, College City, Dixon, El Monte, Gonzales, Igo, Knights Ferry, Lockeford, Lower Lake, Lodi, Martinez, Monrovia, Modesto, Needles, Oakdale, Orland, Ontario, Sierra City, Santa Maria, Santa Paula, Trinity County, Visalia, and Williams.

PREVAILING DISEASES.

Reports received from one hundred and twenty-eight localities throughout the State continue to indicate an exceptionally favorable condition of the public health, many of our correspondents reporting no sickness whatever in their localities. Dr. H. L. Nichols, the efficient Health Officer of Sacramento, remarks "that the death rate for September in Sacramento was lower than for many years, and if we exclude the accidental and violent deaths, it is wonderfully low. There were but two deaths from zymotic causes, as against nine in September, 1888." Among the reports of Health Officers in other parts of the State we find many expressing surprise at the immunity from sickness, which, as a rule, is generally prevalent at this season of the year. A great deal of it may be ascribed to their diligence in having their towns made clean, and no breeding places for disease allowed to exist without abatement.

Although the temperature during September was high, it was not accompanied by any marked increase in intestinal disorders.

CHOLERA INFANTUM was noticed in some of our reports as present in a few instances. Its frequency is diminishing, and will, we hope, very soon be omitted entirely from our list of prevailing diseases.

DIARRHŒA and DYSENTERY continue to be the most frequently observed disorders during the month. They were noticed as present in Williams, Angels Camp, Merced, Antioch, Susanville, Biggs, Chico, Brownsville, Lemoore, Sausalito, Alturas, Redding, Santa Paula, Needles, El Monte, Knights Ferry, Oakdale, Anaheim, Lodi, Shasta, Fresno, San Pedro, Calico, Sakinas, Denman, Selma, Truckee, and Los Angeles.

SMALLPOX is absent from the State.

MEASLES is reported in Antioch and Dixon.

SCARLET FEVER.—A few cases of this disease were observed in Sacramento, Gonzales, Redlands, Antioch, San José, Salinas, Livermore, and San Francisco. The type is very mild.

DIPHTHERIA and CROUP have been noticed in sporadic form in Sacramento, San José, San Francisco, Downey, El Monte, Fresno, Calico, Salinas, Grass Valley, Los Angeles, Santa Rosa, Orangevale, and Healdsburg.

ERYSIPELAS, also in sporadic form, was reported in Monrovia, Susanville, Brownsville, Chico, Cottonwood, Truckee, Downey, Needles, Fresno, Calico, and Anaheim.

TYPHOID FEVER is noticed with increasing frequency in our reports, as might be expected from the extreme lowness of the water in the watercourses. This increasing prevalence of typhoid fever should put us upon our guard relative to the water we drink, and especially to the sources from which it is derived, as it is acknowledged by all those physicians who have carefully investigated the sources from which the disease is communicated, that in ninety-nine cases out of a hundred the chief distributor of the infection is water. It can, however, be communicated by air, the clothing of the sick, and by the hands of the attendants, if precautions are not taken to observe the utmost cleanliness. The possibility of infection by drinking water should render it the care of a paternal government to supply the people with a pure water free from pollution of any kind. At present an attempt is being made to turn the sewage of some large towns into one of the chief rivers of the State. If this is permitted, the result cannot be otherwise than an increase of sickness wherever this river water is used for domestic purposes. The excreta of one typhoid fever patient poisoned the whole water supply of a town in Pennsylvania, caused the sickness of over eleven hundred persons, and the death of four hundred and fourteen. If the diffusion of the excreta of one person carried into river water used for domestic consumption was followed by such dire consequences and fatal results, what may we expect when the sewage of many towns is conveyed into our rivers to pollute their waters and poison the consumers. That the purity of our drinking water has a marked influence in lessening the prevalence of typhoid fever may be instanced by the city of Vienna. In 1854 to 1874 that city was supplied by well water, and water pumped from the river Danube. The deaths annually from typhoid fever in these years averaged three hundred and forty in each one hundred thousand people. In 1874, a supply of spring water was introduced, and the deaths immediately fell off to fifty in one hundred thousand. As the well and river water continued to be abandoned and the supply of water entirely obtained from the springs, the deaths from typhoid fever have fallen to eleven in each one hundred thousand. Can we ask anything more convincing than these statistics to impress us with the necessity that exists of preserving the purity of our water supplies, and keeping them free from sewage contamination? The question of how we are to dispose of our sewage is one that must engage the attention of our legislators before very long. Self-preser-

vation will compel attention to it, as daily our soil is becoming more and more saturated with excremental matters, and it is only a question of a very short time when the ground air will be charged with virulent poisons, and the ground water surcharged with living messengers of death, so that we will be forced into the preservation of our water supplies from contamination, if we desire to preserve our health and our lives.

TYPHO-MALARIAL FEVER is mentioned as occurring in Livermore, Chico, Cottonwood, Truckee, Igo, Knights Ferry, Oroville, and Sacramento.

PNEUMONIA was rather more prevalent during the past month than in August. In Truckee it was of severe type. It is also mentioned in reports from Chico, Sausalito, Sacramento, Oakdale, Fresno, Salinas, Los Angeles, Oakland, Wheatland, San Diego, and San Francisco.

BRONCHITIS was observed quite frequently in San Mateo, Chico, Livermore, Alturas, Lincoln, Santa Cruz, Fresno, Salinas, San Pedro, Lockeford, and San Francisco.

INFLUENZA is noticed as prevailing in many parts of the State, especially on the coast. The type is not severe.

CONSUMPTION.—We have noticed with some apprehension the frequency with which consumption is mentioned in our reports, which might convey an erroneous impression that the disease was increasing in the State among the rising generation. That this, in a limited sense, is true, cannot be denied, but is capable of satisfactory explanation when we take into consideration the fact that for some time past California has been extensively advertised in the Northern and Eastern States as the sanitarium of the world; its luscious fruits and semi-tropical verdure have been exhibited, and its "glorious climate" so dilated upon, that a perfect exodus of diseased humanity has been precipitated upon us. Thus we find sufferers from tuberculosis in all its stages lounging in our hotel corridors, crowding our health resorts, filling our churches and assemblies, and scattering the seeds of death with every mouthful of saliva they expectorate so promiscuously whenever they are gathered together. To this influx of immigrants with diseased lungs may we attribute the apparent increase of consumption in this State. The expositions upon our "glorious climate" throughout the East, has sent us an undesirable element in the population of any country. There is no longer any doubt of the contagiousness of consumption, or of the fallacy that cure resides in climate. The climate of many parts of California will no doubt prolong the life of many consumptives, and, perhaps, arrest the disease in a few, but until we can afford to build sanitariums for the isolation of this class of patients, or erect hotels and devise pleasure resorts for their exclusive use, our State is better off without these immigrants. They disseminate a disease which practically might be unknown under proper sanitary laws, increase our mortality returns, and lessen that high standard of health to which the State is capable of attaining, from its unsurpassed climate, its geological formation, and its possibilities of presenting a temperature suitable to the climatic wants of any constitution, or which the system may demand for the better preservation of its perfect health.

PACIFIC COAST WEATHER.

The month has been marked by high temperatures and light rainfall in all Pacific Coast districts. With the exception of light rains in the southern portion, and on the extreme northern coast, there has been an entire absence of rainfall in California.

In Oregon and Washington the usual September rains occurred, but the monthly rainfall was less than usual.

OCTOBER, 1889.

Reports received from one hundred and one localities, with an estimated population of eight hundred and forty-six thousand three hundred, give the number of deaths as one thousand and seven, which is a percentage of 1.2 per thousand in the month, or an annual mortality of 14.4, which is a slight increase over the preceding two months, but sufficiently low to indicate a very favorable condition of the public health.

CONSUMPTION, as usual, heads the list with one hundred and forty-seven deaths, nearly one seventh of the total mortality.

PNEUMONIA caused fifty-four deaths, which is about the average of the preceding month.

BRONCHITIS is credited with nineteen deaths, sixteen of which occurred in San Francisco, two in Alameda, and one in Oroville.

CONGESTION OF THE LUNGS caused nine deaths.

WHOPING-COUGH was fatal in four instances—one case each in Napa and Nevada City, and two in San Francisco.

DIPHTHERIA AND CROUP, collectively, caused thirty-five deaths. Of these, ten were reported as membranous croup. San Francisco reported ten deaths from these causes, Los Angeles six, Nevada City four, Santa Ana three, Oakland four, and Santa Barbara, San Bernardino, Pasadena, Napa, Healdsburg, Elk Grove, Fresno, and Downey one each.

DIARRHŒA AND DYSENTERY do not indicate any increase of mortality; twenty deaths only were ascribed to them.

CHOLERA INFANTUM shows a further increase of mortality during the month, no less than thirty-three deaths being credited to it. The weather during a part of the month being exceedingly wet, with an unusually high temperature, it may have been a factor in increasing the frequency of the disease and determining its fatality. However, the mortality is unusually high for October.

SCARLET FEVER caused four deaths—three of them in San Francisco and one in Alameda.

MEASLES caused no deaths.

SMALLPOX caused no deaths.

TYPHO-MALARIAL FEVER was fatal in four instances.

TYPHOID FEVER was fatal in forty-eight instances, which is a notable increase over the mortality for September, and indicates the extension of the disease over a large area of country.

REMITTENT AND INTERMITTENT FEVERS have attributed to them seven deaths.

CEREBRO-SPINAL FEVER caused seven deaths.

CANCER is credited with forty-eight deaths during the month.

HEART DISEASE caused seventy deaths.

ALCOHOLISM was the cause of nine deaths.

PREVAILING DISEASES.

Reports received from one hundred and seven localities throughout the State, indicate an absence of any epidemic disease. They show, however, that intestinal disorders prevail to a considerable extent, and a marked increase of respiratory affections is apparent in the counties bordering on the coast, and in the higher altitudes.

CHOLERA INFANTUM is still mentioned in our reports from San Francisco, Lemoore, Marysville, Knights Ferry, Dixon, Salinas, Chico, Long Beach, Santa Maria, Petaluma, Rio Vista, Rocklin, Sacramento, Benicia, Oakland, San José, Fresno, San Diego, Pleasanton, and St. Helena. The cases were all sporadic, and limited in number.

DIARRHŒA AND DYSENTERY were noted as frequently observed in Calico, Susanville, Chico, Lodi, Lemoore, Lincoln, Redlands, Lockeford, Los Angeles, Sausalito, San Francisco, Salinas, El Monte, Oakdale, Anderson, Jackson, Placerville, Fresno, Jolon, Oakland, Shasta, Benicia, and Bakersfield. The type of these diseases was of a mild character without any tendency to epidemicity.

SMALLPOX.—Dr. R. W. Baum, of Placerville, reports that he was called to see two patients in a family about seven miles from Placerville, and discovered that they had varioloid. The disease was supposed to have been primarily carried from Carson Valley, but in so mild a form that the parties did not deem the advice of a physician necessary. They, however, returned home with the eruption upon them, and fourteen days afterward the patients to whom Dr. Baum was called developed the disease. Fortunately they lived off from the public road, and Dr. Baum has taken so much precaution to have them properly isolated and quarantined that an extension of the disease beyond its present limits is very unlikely. No other cases were reported within the State during the month.

MEASLES in a limited number of cases was reported in Fresno and Chico.

SCARLET FEVER was quite prevalent in San Francisco; it was also reported in Alameda, Oakland, Salinas, Merced, Antioch, Rocklin, and Sacramento. In Alameda, the Health Officer, Dr. J. T. McLean, believes the disease to have been spread by the carelessness of parents in permitting children having the disease in a mild form to attend school, no physician being called in these cases, and consequently not reported to the Health Officer, as they should be. In Alameda, the Board of Health has very properly passed an ordinance requiring a placard, three by six inches, to be placed conspicuously on every dwelling containing any case of scarlet fever, diphtheria, or smallpox, making it a penal offense to remove such notice until all danger of infection had ceased. This precaution is eminently proper, and should be adopted by every Health Board and Health Officer in the State. Such notification of disease would save many lives, and be an efficient means of arresting the spread of these disorders where otherwise they might become epidemic.

DIPHTHERIA AND CROUP are noticed as having occurred during the month in reports from Truckee, Eureka, Los Angeles, San Francisco, Oakland, Elk Grove, Sacramento, Santa Ana, Downey, Nevada City, Soledad, Mariposa, San Bernardino, Healdsburg, Napa, Santa Barbara, Fresno, and College City.

As the evidence increases of the local character of diphtheria in its inception, and the great probability of the destruction of the infecting material by germicidal remedies immediately applied, the urgent necessity of calling in a medical man in every instance of sore throat, to determine its character, is apparent, the arrest of the disease being dependent upon the early recognition of its character. If delay is permitted and time given for the poisonous deposit to be absorbed into the blood, systemic infection takes place, all the deleterious effects of the disease are centered, and its power of multiplication correspondingly increased. Early recognition is the first step towards stamping out diphtheria.

WHOOPIING-COUGH is mentioned in our reports from Lemoore, Napa, Eureka, San Francisco, Sausalito, Fresno, Merced, Hollister, Nevada City, and Mariposa. In the latter city it is quite prevalent, but of a mild type.

ERYSIPELAS, in a sporadic form, was noticed in Chico, Truckee, Eureka, San Francisco, Santa Ana, Sausalito, Angels Camp, Fresno, Anaheim, St. Helena, and Hollister.

TYPHOID FEVER was noticed in a great many places. In Los Angeles very many cases occurred in the orphan asylum, which may be attributed to defective sewerage, or other local causes. This disease was also noted in Brownsville, Santa Paula, Knights Ferry, Chico, Lodi, Truckee, Rocklin, Napa, Sacramento, Etna Mills, Santa Barbara, San Francisco, Dixon, Ontario, Angels Camp, Pleasanton, Fresno, Anaheim, Merced, Traver,

Antioch, San Juan, and Oakland. Its range is quite extensive, but the cases all seem sporadic, without any epidemic tendency.

TYPHO-MALARIAL FEVER was noticed in reports from Santa Cruz, Igo, Truckee, Oakdale, Anderson, Shasta, Red Bluff, and Cottonwood.

REMITTENT AND INTERMITTENT FEVERS are lessening in frequency, but prevail to some extent along the rivers and in the lowlands.

PNEUMONIA has become quite prevalent everywhere, and was noticed in Cottonwood, Susanville, Chico, Lemoore, Truckee, Eureka, Los Angeles, San Francisco, Sausalito, Salinas, Anderson, Fresno, Merced, Nevada City, Grass Valley, Gonzales, Mariposa, Bakersfield, and Red Bluff. The type is quite severe, but the fatality is limited, considering the number of persons attacked.

BRONCHITIS is mentioned in reports from Brownsville, Santa Cruz, Lodi, Igo, Lemoore, Eureka, College City, Anderson, Fresno, Redding, Benicia, San Francisco, Oakland, Sacramento, and Williams.

CONSUMPTION.—Our remarks in the monthly circular of last month, regarding the contagiousness of this disease, and the undesirability of inviting its victims to this coast, seems to have given great umbrage to our southern neighbors, who seem to look upon the solicitude of the State Board of Health for the sanitary welfare of the State as a direct blow to their prosperity, and an endeavor to prevent the immigration of diseased persons into their midst. The State Board has no such desire or power; it can only advise the public of the danger incurred from the promiscuous mingling of consumptives with healthy people, which is its duty. M. Delargy, in a paper contributed to the "Journal Hygiene," points out that certain mountain regions in Europe, formerly exempt from phthisis, have now become infected since intercourse with cities and phthisical localities have been furnished, and considers the crowding together of a large number of phthisical cases, in the most healthy localities, will soon have an unfavorable effect upon the purity of the atmosphere. Indeed, it may be said that consumption is never contracted except by contact, by association, or by living in close proximity. The length of time consumed by phthisis before proving fatal, enables it to infect all susceptible persons coming in contact with it, hence its great danger when not isolated. Cadeac and Malet, by experiment, proved that tubercular matter, dried and pulverized, was capable of transmitting the disease one hundred days after such preparation, and Pietro asserts that tubercular matter will retain its virulence ten months after drying. Desiccation or drying of the sputa seems to be the most effective way of disseminating the disease. Cornet found that of three hundred and eleven animals inoculated with the dust scraped from the rooms occupied by phthisical patients, one hundred and sixty-seven died soon after; of these, one fifth were found to be tuberculous. He says, further, that a phthisical patient, to be innocuous, must never, under any circumstances, expectorate upon the floor, or into a handkerchief, but always into a spittoon cup containing water, which must be disinfected and frequently changed. The danger of contagion from consumption is not exaggerated; preventive measures are as applicable to the south as they are to any other part of California, and the State Board of Health would be derelict in its duty if it did not point out this fact and call public attention to the necessity of caution in dealing with it.

PACIFIC COAST WEATHER.

The most marked meteorological feature of the month is the excessive rainfall occurring throughout California, which, over the greater part of the State, was more than double the heaviest October rainfall previously recorded. This large rainfall resulted in many localities in serious damage to crops, particularly in the case of raisins and table grapes. Rain fell in Northern California on the 7th, 8th, 17th, 18th, 19th, 20th, 21st, 22d, 23d, 25th, 26th, 27th, and 29th; in Southern California on the 8th, 13th, 18th, 20th, 21st, 22d, 23d; and in Oregon and Washington Territory on the 1st, 6th, 7th, 8th, 9th, 10th, 14th, 21st, 22d, 23d, 24th, 26th, 27th, 28th, 29th, and 30th.

TEMPERATURE.—The month was an unusually warm one in all of the Pacific Coast districts, the least departure from normal temperature occurring in Northern California. Mean temperature at selected stations was: Portland, Oregon, 57 degrees; Sacramento, Cal., 62 degrees; San Francisco, 62 degrees; Fresno, 63 degrees; Los Angeles, 66 degrees; San Diego, 65 degrees.

RAINFALL.—The rainfall was in excess of the normal amount south of a line drawn diagonally across Oregon from Portland to the southeast, and was less than the average October rainfall north of that line.

NOVEMBER, 1889.

Reports received from one hundred and four localities, with an estimated population of eight hundred and eighty-four thousand four hundred, give the number of deaths as nine hundred and ninety-two, which is a percentage of 1.17 + per thousand in the month, or an annual mortality at the rate of 14.04 +, which is a remarkably small death rate, and indicates a most favorable condition of the public health.

CONSUMPTION is credited with causing one hundred and fifty-six deaths during November, or little less than one sixth of the total mortality of the State for the month.

PNEUMONIA, being quite prevalent, caused sixty-three deaths, which is an increase over last report.

BRONCHITIS.—The mortality from this disease also shows an increase, thirty-eight deaths being recorded from it.

CONGESTION OF THE LUNGS caused twelve deaths.

WHOOPING-COUGH was fatal in four instances—three in San Francisco and one in Los Angeles.

DIPHTHERIA AND CROUP, collectively, caused forty-nine deaths, which is a large increase from last report. Of these, eighteen occurred in San Francisco, twelve in Los Angeles, four in Santa Barbara, two in Oakland, two in Santa Ana, two in Sacramento, two in Gonzales, and one each in Benicia, Gold Run, Downey, Pomona, and Redding.

DIARRHŒA AND DYSENTERY were fatal in eleven cases, which is a decrease from the mortality caused last month by these diseases.

CHOLERA INFANTUM also shows a marked decrease from last report, nineteen deaths being recorded in November and thirty-three in October.

SCARLET FEVER had the small mortality of four.

MEASLES caused no deaths.

SMALLPOX caused no deaths.

TYPHO-MALARIAL FEVER is credited with eight deaths.

TYPHOID FEVER caused forty deaths, which is a slight decrease from the mortality in October.

REMITTENT FEVER caused but two deaths.

CEREBRO-SPINAL FEVER is credited with nine deaths.

CANCER was fatal in thirty instances.

HEART DISEASE caused seventy deaths.

ALCOHOLISM is credited with eight deaths during the month.

The following towns reported *no deaths*: Alturas, Brownsville, Anaheim, Calico, Castroville, College City, Folsom, Kingsburg, Knights Ferry, Lincoln, Lakeport, Long Beach, Merced, Needles, North Bloomfield, San Pedro, Sausalito, Sierra City, and Wheatland.

PREVAILING DISEASES.

Reports received from over one hundred localities throughout the State continue to show a favorable condition of the public health. During the earlier part of the month disorders of the bowels seemed generally to prevail, but after the excessive rainfall in the latter part of November, diarrhoeal disorders were not noticed so frequently as diseases of the respiratory system, which prevailed in quite a number of localities.

DIARRHŒA AND DYSENTERY were noticed in reports from Knights Ferry, Newcastle, Hollister, Eureka, Needles, Oakdale, Downey, Redlands, Chico, Colton, Santa Paula, Traver, Lemoore, Redding, El Monte, San Bernardino, Salinas City, Fresno, Downieville, San Diego, Rio Vista, Stockton, and San Francisco.

CHOLERA INFANTUM was mentioned in reports from Salinas City, Knights Ferry, Lemoore, Needles, Fresno, San José, Ventura, Santa Ana, and San Francisco. The number of cases were exceedingly limited, and due in most instances to local causes.

SMALLPOX.—One case of this disease was reported from Humboldt County.

MEASLES appeared during the month in Livermore, Chico, Williams, and Sausalito.

SCARLET FEVER.—Some sporadic cases of this disease were reported in Livermore, Monrovia, Sacramento, Rocklin, San José, Alameda, Oakland, and San Francisco.

WHOOPING-COUGH was reported as present in Anaheim, Chico, Sausalito, and Mariposa.

ERYSIPELAS, in sporadic form, was noticed in Brownsville, Eureka, Calico, Needles, Livermore, Downey, Ontario, Soquel, Cottonwood, Lemoore, Truckee, Redding, Fresno, Merced, San Bernardino, San Diego, and Stockton.

TYPHOID FEVER was reported from Sacramento, Brownsville, Needles, Livermore, Cedarville, Redlands, Monrovia, Chico, Santa Cruz, Jolon, Lodi, Traver, El Monte, Dixon, Etna Mills, Salinas, College City, Fresno, Merced, Grass Valley, Los Angeles, Nevada City, Oakland, San José, Santa Rosa, Sisson, Watsonville, Woodland, and San Francisco.

REMITTENT FEVER was noticed in reports from Fresno, Ontario, Traver, Chico, Lemoore, San Bernardino, Truckee, Lockeford, Sausalito, Cottonwood, Lodi, Knights Ferry, and Hanford.

CEREBRAL FEVER.—Some cases of this disease were noticed in reports from Downey, Dixon, Napa, San Bernardino, Hollister, Oakland, San Francisco, Watsonville, and San José.

PNEUMONIA was quite prevalent during the month, and was observed with some frequency in Brownsville, Oakdale, Cedarville, Downey, Chico, Traver, Dixon, Sausalito, Truckee, Watsonville, Mariposa, Salinas, Fresno, College City, Alameda, Auburn, Cottonwood, Hanford, Hollister, Los Angeles, Nevada City, Oakland, San José, Stockton, Santa Rosa, and San Francisco.

BRONCHITIS was noticed in reports from Los Angeles, Hollister, Eureka, Vallejo, Livermore, San Pedro, Cloverdale, Ontario, Chico, Biggs, Sierra City, Williams, Lemoore, Redding, Fresno, Castroville, Alturas, San Bernardino, College City, El Monte, Pomona, Santa Barbara, Soquel, and San Francisco.

DIPHTHERIA AND CROUP were reported in Downey, Needles, Anaheim, Monrovia, Los Angeles, Santa Cruz, Jolon, Truckee, Gold Run, Redding, Mariposa, Salinas, Soledad, Ontario, Lockeford, Benicia, College City, Fresno, Santa Barbara, El Monte, Gonzales, Santa Ana, Oakland, Sacramento, and San Francisco.

In Gold Run, Placer County, there has been quite an epidemic of the disease, which Dr. Miner attributes to the bad sanitary condition of the town, and the neglect of sanitary precautions in isolating those attacked. It is very evident to all right thinking people that if we desire to limit the spread of contagious and infectious diseases, such as diph-

theria, scarlet fever, smallpox, typhoid fever, etc., a law upon the statute book will be necessary, making it compulsory upon all physicians, nurses, or householders, to notify the health authorities of the presence of infectious or contagious disease whenever it occurs within their knowledge. If we had such a law, and the failure to notify was punished by fine and imprisonment, we would, by timely notification, be enabled to confine the disease to its place of origin by isolation, and subsequently, by disinfection, to destroy the contagion before it had time to get abroad. We will grant that with measles and whooping-cough this would be most difficult, as their most infectious stage is just before the outbreak of the eruption in one case, and of the typical cough in the other. In these cases the contagion would be almost sure to have been diffused to a greater or less extent before the diagnosis of the diseases could have been made. But one of the most useful results of a law making the notification of infectious diseases compulsory, would be the fact that it would enable health officers to give timely warning of infected families to the school teachers and Trustees, so that the children of such families could be excluded, for the time being, from the public school, and the spread of infection stayed. From the culpable carelessness with which children from infected premises, or even with the first symptoms of illness upon them, are allowed to attend school, we cannot wonder that diphtheria and scarlet fever are spread. Of course a great deal of this is through ignorance of the dangerous nature of the infecting disease, and because it is generally unknown that the mildest attack in one child may produce the most malignant disease in another. Sanitary education will in time remove this difficulty, especially when the fact is fully recognized that these infectious diseases can be wholly controlled by timely precaution and proper quarantine measures.

PACIFIC COAST WEATHER.

WEATHER.—The first half of the month was marked by a general absence of rain, almost the entire rainfall for the month having fallen since the 17th. Rain fell in Oregon and Washington on the 9th, 10th, 11th, 12th, 17th, 18th, 19th, 20th, 21st, 22d, 23d, 24th, 25th, 26th, and 30th; in Northern California on the 17th, 18th, 19th, 20th, 21st, 22d, 29th, and 30th; and in Southern California on the 18th, 19th, 29th, and 30th.

TEMPERATURE.—The mean monthly temperature at all stations was higher than usual, the least departure from the normal temperature occurring along the coast of Northern California. Mean monthly temperatures at selected stations were: Portland, Oregon, 48 degrees; Roseburg, Oregon, 47 degrees; Red Bluff, California, 54 degrees; Sacramento, California, 54 degrees; San Francisco, 59 degrees; Fresno, California, 54 degrees; Los Angeles, California, 61 degrees; San Diego, California, 62 degrees.

RAINFALL.—Throughout southwestern Oregon and Northern California the rainfall for the month was in excess of the normal amount. In other districts the deficiency was small, except in eastern Washington and the extreme southern portion of California.

DECEMBER, 1889.

Mortality reports received from ninety-four localities, containing an estimated population of seven hundred and eighty-one thousand nine hundred, give the number of deaths as nine hundred and sixty-three, a percentage of 1.23 per thousand in the month, or an annual mortality at the rate of 14.76, which is a slightly increased rate over previous month, but sufficiently low to indicate how favorable the condition of the public health was during December, as Dr. Billings, in his work for the tenth census of the United States, estimates the annual death rate for the whole country to be eighteen in one thousand, and this under the most favorable conditions.

CONSUMPTION.—The mortality from this disease increased during the month to one hundred and seventy-one.

PNEUMONIA also increased its mortality to eighty-one deaths, forty-five of which occurred in San Francisco.

BRONCHITIS caused thirty-eight deaths, which is also an increase over previous month.

CONGESTION OF THE LUNGS was fatal in nine instances.

WHOOPING-COUGH.—Only two deaths are reported from this cause—one in Stockton and one in San José.

DIPHTHERIA AND CROUP, collectively, caused thirty-five deaths—same number as in November. Eighteen of these occurred in San Francisco, three in Sacramento, three in Los Angeles, two in Redding, and one each in Anaheim, Colfax, Knights Ferry, Lakeport, Modesto, Riverside, San José, Santa Rosa, and Santa Cruz.

DIARRHŒA AND DYSENTERY were less fatal than usual, thirteen deaths only being recorded against them.

CHOLERA INFANTUM had the small mortality of seven.

SCARLET FEVER caused but one death.

MEASLES caused no deaths.

TYPHO-MALARIAL FEVER is credited with two deaths only.

TYPHOID FEVER.—Forty-four deaths are reported from this cause, a slight decrease from previous report, but indicating an extensive prevalence of the disease.

REMITTENT FEVER caused three deaths.

CEREBRAL FEVER was credited with seventeen deaths, which is more than double the mortality from this cause as reported in November. The severe cold and rain during the month may have been an exciting cause of the disease.

CANCER is credited with twenty-nine deaths during the month.

HEART DISEASE caused sixty-five deaths.

ALCOHOLISM was fatal in four instances.

The following towns report *no deaths*: Calico, Downieville, Etna Mills, Elk Grove, Elnore, Forest Hill, Galt, Jolon, Merced, Ontario, Soquel, Ukiah, and Williams.

PREVAILING DISEASES.

Reports received from one hundred localities indicate an absence of serious epidemic diseases within the State. The extreme moisture and cold, which prevailed during the month, increased in a marked manner the frequency of all affections of the respiratory organs, with a corresponding fatality from consumption, pneumonia, and bronchitis.

DIARRHOEA AND DYSENTERY, in a sporadic form, were noticed with some frequency in Eureka, Livermore, Pleasanton, Lemoore, Needles, Downey, Angels Camp, Susanville, St. Helena, Sausalito, El Monte, Fresno, Los Angeles, Oakland, Sacramento, and San Francisco.

VARICELLA, OR CHICKENPOX, was present in Truckee and Sacramento.

MEASLES was observed in Colfax, Williams, Angels Camp, Pleasanton, Sausalito, and Dixon; in the latter town it may be said to be epidemic.

SCARLET FEVER, in mild form, was reported in Riverside, San Francisco, Elk Grove, and Benicia.

DIPHTHERIA AND CROUP were quite frequently reported; the cases were all sporadic, and nearly in every instance confined to their place of origin. The contagious nature of the disease is very generally acknowledged, hence more care is taken to prevent its spread, and as a consequence we have no epidemic reported. These diseases were present during the month in San Francisco, Los Angeles, Downey, Anaheim, El Monte, Monrovia, Santa Cruz, San José, Santa Rosa, Salinas, Sacramento, Eureka, Redding, Colfax, Lodi, Lakeport, Anderson, Fresno, Rocklin, Modesto, and Knights Ferry.

WHOOPIING-COUGH was epidemic in Napa, and many cases were noted in Santa Cruz, Sacramento, Mariposa, Jolon, Sausalito, Fresno, Stockton, and San José.

ERYSIPELAS, in sporadic form, was noticed in Sacramento, Downey, Livermore, Angels Camp, Pleasanton, Truckee, Fresno, Igo, Cottonwood, Soquel, San Bernardino, Anaheim, Forest Hill, Long Beach, and San Francisco.

TYPHOID FEVER was quite prevalent throughout the State, and was reported in San Francisco, Los Angeles, Sacramento, Selma, Angels Camp, Pleasanton, Knights Ferry, Merced, Etna Mills, Jolon, Sausalito, El Monte, Monrovia, Newcastle, Cedarville, Santa Paula, Wheatland, Marysville, Woodland, Santa Barbara, Oakland, Healdsburg, Kingsburg, Needles, and Napa.

TYPHO-MALARIAL FEVER was reported in Santa Cruz, Lemoore, Angels, Igo, Merced, Rio Vista, and Anderson.

REMITTENT AND INTERMITTENT FEVERS were observed in Lemoore, Knights Ferry, Lodi, Newcastle, Rio Vista, Anderson, and San Francisco. The severe rainfall has lessened the frequency of these paludal fevers, those now prevailing being very mild in character, and chiefly occurring in those persons subject to malarial attacks.

CEREBRO-SPINAL FEVER is mentioned in reports from Lockeford, Truckee, Oakland, San Francisco, Angels Camp, Anaheim, Healdsburg, Knights Ferry, and Marysville.

PNEUMONIA was observed with some frequency in Cedarville, Fresno, Dixon, Salinas, Eureka, Benicia, Williams, Redding, Needles, Downey, Pleasanton, Angels Camp, Lockeford, Watsonville, Susanville, Lakeport, Anaheim, Mariposa, El Monte, San Bernardino, Newcastle, Sacramento, Oakland, San José, and San Francisco.

BRONCHITIS was also reported in San Francisco, Sacramento, Oakland, Lemoore, Pleasanton, Livermore, Calico, Benicia, Williams, Redding, El Monte, Lockeford, Mariposa, Susanville, Lakeport, Anaheim, Watsonville, San Bernardino, Los Angeles, Newcastle, San José, Placerville, and Chico.

INFLUENZA was quite prevalent throughout the State, although not having as yet attained the severity which characterizes the disease as reported from Europe and the Eastern States. It is undoubtedly the same disease, and will become epidemic, although the type may be milder. No deaths from it have yet been reported, but many of our correspondents agree upon the fact that the disease is characterized by that extreme debility which is likely to prove fatal to the debilitated, or those suffering from previous sickness, or in the very aged.

JANUARY, 1890.

Mortality reports received from ninety-four localities, containing an estimated population of eight hundred and one thousand seven hundred, give the number of decedents as one thousand three hundred and eighty-five, a percentage of 1.72 per thousand in the month, or an annual mortality at the rate of 20.64, which is the largest death record we have had for many years. The greatly increased mortality is not owing to any epidemic of what is usually called zymotic disease, but is attributable to a mysterious pandemic influence which renders the human system particularly liable to pulmonary disorders, and particularly fatal to those whose lungs are already diseased or which take on acute inflammation. We find, for instance, that during the month of January—

CONSUMPTION was fatal in two hundred and seventy instances. This is double the usual monthly mortality from this disease, and exemplifies the depressing influence of the epidemic catarrh which is now passing over the State.

PNEUMONIA caused no less than two hundred and twenty-eight deaths, which is more than double the usual monthly mortality. In San Francisco the deaths from this cause were one hundred and forty-one, and in Los Angeles, where the climate is particularly favorable to these cases, the deaths numbered eighteen; in Sacramento, with an equally good climate, the deaths were seven; and in Santa Barbara five deaths occurred from this cause.

BRONCHITIS is credited with fifty-seven deaths, which is also a large increase over former reports.

CONGESTION OF THE LUNGS caused twenty-seven deaths, which is likewise in marked excess of the usual fatality.

WHOOPING-COUGH caused but one death.

DIPHTHERIA AND CROUP, collectively, caused forty deaths, which is a slight increase over the report for December. Of these deaths, twenty-three occurred in San Francisco, seven in Los Angeles, three in Nicolaus, and one each in Chico, Sacramento, Oakland, San Luis Obispo, Stanislaus, Stockton, and Truckee.

DIARRHŒA AND DYSENTERY caused only eleven deaths, which is a very much lessened fatality from these diseases.

CHOLERA INFANTUM was fatal in but three instances.

SCARLET FEVER caused five deaths in San Francisco, one death in Alameda, and one in Santa Barbara.

MEASLES was fatal in four instances—two in San Francisco, one in Angels Camp, and one in Pleasanton.

TYPHO-MALARIAL FEVER is credited with two deaths.

TYPHOID FEVER.—Twenty-eight deaths are reported from this disease, which is a decrease of one half from the mortality reported during December.

REMITTENT AND INTERMITTENT FEVERS caused six deaths.

CEREBRAL FEVER is reported to have caused eleven deaths. Of these, two occurred in Oakland, one each in San Francisco, Alameda, Fresno, Lemoore, Martinez, Napa, Petaluma, San José, and San Luis Obispo. This is a decreased mortality from the December report.

CANCER is credited with thirty-four deaths during the month.

ERYSIPELAS caused but one death.

HEART DISEASE was fatal in ninety-three instances.

ALCOHOLISM was the cause of twenty deaths.

PREVAILING DISEASES.

Reports received from ninety-eight different localities in the State indicate an extremely limited prevalence of zymotic diseases, such as diphtheria, scarlet fever, measles, typhoid, and kindred specific afflictions, those mentioned being few in number and sporadic in character, whereas diseases of the respiratory organs, dependent in some measure upon meteorological conditions, exhibit a frequency and fatality which is phenomenal in this State. That this is owing to the great pandemic wave of epidemic catarrh, which is now spreading all over the State, rendering the populace more susceptible to inflammatory affections of the lungs, may be accepted as the probable explanation of the unusual frequency of the respiratory diseases which have prevailed during the past month. Those suffering from consumption were affected in a remarkable degree, prostration being the most noticeable symptom, and this often so severe that death ensued in a few days.

PNEUMONIA prevailed extensively throughout the State; was quite frequent in San Francisco, Oakland, Alameda, San José, Stockton, Sacramento, Los Angeles, San Diego, Watsonville, Downey, Fresno, Merced, Santa Barbara, Calico, Salinas, Eureka, Marysville, Anderson, Dixon, Ione, Benicia, Truckee, Chico, Lockeford, Kingsburg, Napa, Angels Camp, Lakeport, Redding, Galt, Nicolaus, Lemoore, and other towns.

BRONCHITIS was likewise very prevalent in Eureka, Benicia, Watsonville, San Francisco, Dixon, St. Helena, Pleasanton, Anaheim, Needles, Truckee, Santa Paula, Williams, Colfax, Colton, Cottonwood, Lemoore, Redding, Galt, Lodi, College City, El Monte, Calico, Fresno, Forest Hill, Merced, Los Angeles, Oakland, Sacramento, San José, San Luis Obispo, and Santa Barbara.

WHOOPING-COUGH does not prevail to any extent; it is mentioned in reports from Mariposa, Sausalito, Jolon, Igo, Lemoore, Merced, and San Francisco.

DIPHTHERIA AND CROUP are not prevailing extensively; in Nicolaus, Sutter County, there was quite a number of cases, the origin of which was not reported. In San Francisco there were only seventeen cases reported during the month. Sporadic cases were also reported in Eureka, Anderson, Truckee, Benicia, Downey, El Monte, Fresno, Salinas, Chico, Oakland, Sacramento, San Luis Obispo, Stockton, and Stanislaus County.

SCARLET FEVER, in sporadic form, was noticed in Fresno, Chico, and San Francisco.

MEASLES was present in Ione, Pleasanton, Sausalito, Angels Camp, Livermore, and Fresno. The disease is reported as very mild, without any tendency to epidemicity.

SMALLPOX is absent from the State, no cases being reported.

ERYSIPELAS, in a mild form, was noticed in reports from Shasta, Benicia, Chico, Truckee, Downey, Igo, Colton, Lemoore, Hollister, Livermore, Calico, Salinas, and San Francisco.

CHOLERA INFANTUM is no longer reported as prevailing anywhere. A few cases were observed in Ione and San Francisco, but practically it is absent from the State.

DIARRHŒA AND DYSENTERY no longer occupy a prominent place among the prevailing diseases. A few cases were noticed in Ione, Anderson, Shasta, Santa Paula, Downey,

Oakdale, Colton, Sierra City, Lemoore, El Monte, Newcastle, Placerville, and San Francisco.

TYPHOID FEVER is reported as observed in few instances in Anderson, Pleasanton, Chico, Ontario, Angels Camp, Igo, Colton, Cottonwood, Lodi, Merced, Salinas, Newcastle, Oakland, San Francisco, Santa Barbara, Los Angeles, and Tulare City. The late extensive rains seem to have had a salutary effect in diminishing the frequency of this fever, the reports of its prevalence during the past month being very meager.

REMITTENT AND INTERMITTENT FEVERS were observed in Anderson, Ione, Kingsburg, Chico, Truckee, Nicolaus, Cottonwood, Lemoore, El Monte, Fresno, and Knights Ferry.

CEREBRAL FEVER was noticed in a few sporadic cases in San José, San Luis Obispo, San Francisco, Petaluma, Oakland, Martinez, Napa, Alameda, Fresno, and Lemoore.

INFLUENZA, EPIDEMIC CATARRH, OR LA GRIFFE, prevailed extensively throughout the State from San Diego to Siskiyou. Dr. Tully, in a letter from Sierra City, says that it is there characterized by its tendency to attack the bronchial tubes and the substance of the lungs, but so far no deaths have occurred from it. In Gonzales, Dr. Hertel reports the disease as abating. In Salinas, Dr. May Gydison reports the disease as epidemic. Dr. Hayden reports a large number of cases in Fresno. Dr. Tebbits reports it epidemic in Hollister. Dr. Taggart also reports it epidemic in Tulare. In Redding, Dr. Mitchell says the disease is in a mild form, few cases requiring medical assistance. In Marysville, Dr. Powell reports influenza, but does not think it the genuine la grippe. The majority of our correspondents report the disease in a mild form and without fatality. Its mode of attack differs in many particulars. It may manifest itself by sneezing, headache, chilliness, cough, sore throat, earache, vomiting, or diarrhœa, or constipation, fever, dizziness, pain in the limbs, or nervous twitching, but none of these symptoms are constant. Heaviness over the eyes, redness of the eyeballs, intense pain in the back, in the limbs, and through the muscles, with a feeling of constriction round the throat or chest, are the commonest symptoms observed in la grippe. Its chief characteristic is, however, the extreme debility and prostration which accompanies its advent. This, with intense mental depression and profuse sweating, protracts the convalescence much longer than it might be supposed; and although the fever, headache, and muscular pains last but a few days under proper medical treatment, the heart depression, muscular weakness, and nervous debility take some time to overcome. As the cause of the disease is at present unknown, we can advise no means of prevention, but would recommend that medical advice be sought in all cases, as those suffering from previous disease, or debilitated from any cause, are very apt to succumb to a severe attack of la grippe, owing to the intense nervous prostration that ensues, and the tendency to heart failure that always accompanies the disease. Under proper stimulation this may be overcome, but to administer stimulants judiciously requires an educated judgment and a perfect comprehension of the object to be attained.

PACIFIC COAST WEATHER.

WEATHER.—The month has been marked by excessive precipitation and low temperatures throughout the Pacific Coast States. Rain or snow fell in Southern California on the 3d, 4th, 5th, 13th, 17th, 18th, 21st, 25th, and 26th; in Northern California on the 1st, 2d, 3d, 4th, 5th, 10th, 12th, 15th, 16th, 17th, 18th, 19th, 20th, 21st, 22d, 23d, 24th, 25th, 27th, and 30th, and in Oregon and Washington on all days except the 4th, 5th, 7th, 20th, and 21st.

TEMPERATURE.—At all stations the mean temperature for the month was lower than usual, the greatest departures from the normal occurring in Nevada and eastern Oregon, and the least in Southern California. Mean temperatures at selected stations were as follows: Spokane Falls, Washington, 18 degrees; Portland, Oregon, 32 degrees; Sacramento, California, 43 degrees; San Francisco, California, 46 degrees; Fresno, California, 42 degrees; San Diego, California, 51 degrees.

RAINFALL.—The rainfall for the month was in excess of the average January rainfall in all districts, and added to the heavy rains of October and December, makes the seasonal rainfall over the greater portion of California, from two to three times the normal amount.

FEBRUARY, 1890.

Mortality reports received for the month of February from one hundred and three localities, with a population estimated at eight hundred and twenty-two thousand nine hundred and fifty, give the number of decedents as eleven hundred and fifty-six, a monthly percentage of 1.44 per thousand, or a mortality at the rate of 17.28 per annum, which is a marked decrease from the mortality record in January, which gave an annual death rate of 20.64. It will be noticed, however, that diseases of the respiratory organs still occupy the most prominent place in the history of causation.

CONSUMPTION heads the list with two hundred and forty-nine deaths. This is a decrease of twenty-one from January report.

PNEUMONIA also presents the large mortality of one hundred and sixty deaths. Nevertheless, it is a decrease of sixty-eight from last report. Eighty-eight of these deaths occurred in San Francisco, eight in Sacramento, six in Oakland, five in Los Angeles, four in San José, and the remainder in smaller numbers in different parts of the State.

BRONCHITIS is credited with thirty-eight decedents. This is also a reduction of nineteen deaths from last report, although it is much in excess of the usual mortality record from this disease.

CONGESTION OF THE LUNGS was fatal to twelve persons, which is about half the mortality of previous month.

WHOOPING-COUGH caused six deaths, which indicates an increase in the disease.

DIPHTHERIA AND CROUP, collectively, were fatal in eighteen instances, which is a marked decrease from fatality in January, when forty deaths were registered from these diseases.

DIARRHŒA AND DYSENTERY caused but five deaths, according to reports received. This is an unusually small death rate.

CHOLERA INFANTUM caused four deaths in San Francisco, the only ones reported in the State as far as heard from.

SCARLET FEVER was fatal in one instance only, and that in Oakland.

MEASLES.—Three deaths in San Francisco were reported from this cause.

TYPHO-MALARIAL FEVER was fatal in one instance, in Alameda.

TYPHOID FEVER is credited with twenty deaths, which is a decrease from January report.

REMITTENT AND INTERMITTENT FEVERS caused one death.

CEREBRO-SPINAL FEVER was fatal in five instances. Of these, three occurred in San Francisco, and two in Oakland.

CANCER caused twenty-two deaths.

ERYSIPELAS was fatal in but two instances—one in Lodi and one in Sacramento.

HEART DISEASE was fatal in eighty-one cases.

ALCOHOLISM was the cause of eight deaths.

PREVAILING DISEASES.

Reports of sickness observed in over one hundred localities throughout the State indicate a very well marked subsidence in the frequency and fatality of diseases of respiratory organs. The notes of a number of our correspondents convey the impression that in a majority of the districts heard from, the condition of the public health was much more satisfactory than was to be expected, considering the extremely inclement weather that prevailed throughout the month. The decrease in the prevalence of disorders of the bowels was quite noticeable, especially cholera infantum, which is hardly mentioned. The absence from our reports of typhoid fever as a prevailing disease is remarkable, and in some degree confirmatory of the observations of authorities upon this subject, that a copious and continued rainfall so flushes and washes out the impurities of the soil and the receptacles of filth that typhoid fever becomes perceptibly lessened in its frequency, if not entirely absent, from localities in which it before was prevalent.

PNEUMONIA was reported as frequently observed in San Francisco, Oakland, Ontario, Williams, Colfax, Santa Paula, Redding, Biggs, Galt, Truckee, Sacramento, Watsonville, Etna Mills, Sausalito, Lodi, Lemoore, Lockeford, Colton, Livermore, Napa, Santa Cruz, Anderson, Chico, Middletown, Downieville, Eureka, Lakeport, Nicolaus, Fresno, Dixon, and Marysville.

BRONCHITIS also prevailed to a greater or less extent in Brownsville, Anaheim, Etna Mills, Williams, Pleasanton, College City, Igo, Sierra City, Galt, Truckee, Sausalito, Cottonwood, Lemoore, Lockeford, Lodi, Anderson, Chico, Susanville, Eureka, Colton, Fresno, Sacramento, Dixon, and San Francisco.

WHOOPING-COUGH is extending its field of operations. It is reported in San Francisco, Oakland, Sausalito, Stockton, Sacramento, Haywards, Napa, St. Helena, Mariposa, Jolon, Igo, and Los Angeles. The disease so far has proved very mild, and attended with very limited mortality.

DIPHTHERIA AND CROUP, as according to the very latest authorities they may be classed together as the same disease, were present during the month in a sporadic form in Anaheim, Oakdale, College City, Galt, Truckee, Eureka, Downey, St. Helena, Tehachapi, Salinas, and San Francisco. The disease was not epidemic in any locality reported, neither did it show any tendency to spread where it appeared. In San Francisco the cases reported were very limited in number and the mortality small.

SCARLET FEVER.—A few cases were reported in San Francisco, Oakland, Fresno, and Jolon.

MEASLES was observed in San Francisco, Pleasanton, Sausalito, Livermore, and Fresno.

SMALLPOX.—Dr. J. P. Booth writes that this disease was prevalent in Las Vegas, New Mexico, but was not allowed to pass the border, as far as could be ascertained. The fact of its appearance in New Mexico should warn us to prepare for its coming into this State again, and provide against its spread by vaccination and revaccination before it is too late. Health officers should see that all school children in their several districts comply with the law providing for vaccination, which is believed to be the most efficient mode of protection from this disease that the State is able to devise.

ERYSIPELAS in a mild form was observed in Hollister, Ontario, Pleasanton, Santa Paula, Sierra City, Truckee, Lodi, Livermore, Napa, Chico, Knights Ferry, Nicolaus, Tehachapi, Fresno, Salinas, and Newcastle.

CHOLERA INFANTUM was mentioned in but one report this month. It is practically absent from the State.

DIARRHŒA AND DYSENTERY were noticed in a few instances in Brownsville, College City, Sierra City, Anderson, Truckee, St. Helena, Colton, Tehachapi, Fresno, and Salinas. These diseases are not prevalent anywhere.

TYPHOID FEVER.—Sporadic cases of this disease were noticed in Etna Mills, Pleasanton, Santa Cruz, Jolon, San Francisco, Alameda, Oakland, Mariposa, Los Angeles, Nevada City, Pasadena, Petaluma, Pomona, San José, Yreka, Vallejo, and Sacramento.

REMITTENT AND INTERMITTENT FEVERS were noted in reports from Colton, Newcastle, Fresno, Knights Ferry, Chico, Anderson, Lockeford, Cottonwood, Galt, and Etna Mills. CEREBRAL FEVER was noted in Redding, Lockeford, San Francisco, and Oakland.

INFLUENZA is rapidly abating; although mentioned in nearly all of our reports as still present in the State, it is characterized by its mild form and general absence of fatality. Probably the next report will convey the intelligence of its total disappearance.

PACIFIC COAST WEATHER.

In Southern California the mean temperature for the month was slightly above the normal temperature for February, while in other Pacific Coast districts the month was slightly cooler than usual. Mean temperatures at selected stations were: Portland, Oregon, 38 degrees; Roseburg, 40 degrees; Red Bluff, California, 45 degrees; Sacramento, 48 degrees; San Francisco, 49 degrees; Fresno, 48 degrees; Los Angeles, 54 degrees; San Diego, 54 degrees.

Rain fell in Oregon and Washington on the 1st, 2d, 3d, 4th, 5th, 7th, 9th, 12th, 13th, 14th, 15th, 16th, 17th, 18th, 19th, 23d, 24th, 25th; in Northern California on the 4th, 5th, 15th, 16th, 17th, 18th, 19th, 20th, 21st, 22d, and 25th; and in Southern California on the 16th, 17th, 18th, 21st, and 22d.

The rainfall for the month was least in Southern California, where it was about one half the usual amount, and gradually increased toward the north, becoming greatest in western Oregon, where it was about 40 per cent in excess of the normal rainfall.

MARCH, 1890.

Mortality reports received from one hundred and one localities, containing an estimated population of eight hundred and fifty-five thousand six hundred, give the number of decedents as eleven hundred and eighty-nine, a monthly percentage of 1.38 per thousand, or an annual mortality at the rate of 16.56 per thousand, which is a further decrease from the death rate in February, which was 17.28 per annum. Diseases of the respiratory organs still continue to add more than their quota to the bills of mortality, as they did in January and February. Their fatality is now on the decrease, although we find that—

CONSUMPTION caused the death of two hundred and thirty-three persons, which is nearly as great as the mortality of February.

PNEUMONIA likewise caused the death of one hundred and forty-three persons, which is a decrease of seventeen from last report, but yet far above the average deaths from this cause.

BRONCHITIS was fatal in forty-seven instances. This is an increase of eleven from last report, and indicates the great prevalence of the disease.

CONGESTION OF THE LUNGS was fatal in fifteen instances, which is a slight increase.

WHOPING-COUGH caused five deaths, three of which occurred in San Francisco, one in Stockton, and one in Los Angeles.

DIPHTHERIA AND CROUP, collectively, caused twenty-eight deaths—thirteen from diphtheria and fifteen from croup. Of the former, eight occurred in San Francisco, two in Los Angeles, and one each in Elmira, Riverside, and San Luis Obispo. Of croup, ten died in San Francisco, two in Los Angeles, and one each in Sacramento, Riverside, and Petaluma.

DIARRHŒA AND DYSENTERY were fatal in eight instances only, which is a slight increase over last report, but still an unusually small mortality.

CHOLERA INFANTUM was not reported as having caused a single death, which is quite remarkable, as it is the first time it has failed to do so within the past year.

SCARLET FEVER was fatal in but one instance, and that in San Francisco.

MEASLES caused six deaths. Of these, four occurred in San Francisco, one in Vallejo, and one in Angels Camp.

TYPHO-MALARIAL FEVER was not reported as having caused any deaths.

TYPHOID FEVER was fatal in twenty-three instances, which indicates a slight increase over the mortality for February.

REMITTENT AND INTERMITTENT FEVERS are credited with two deaths only.

CEREBRO-SPINAL FEVER is reported to have caused thirteen deaths, which is a remarkable increase over the mortality of February. Three of these deaths occurred in San Francisco, two in Los Angeles, two in San José, and one each in Watsonville, Sacramento, Oakland, Alameda, Jackson, and Angels Camp.

ERYSIPELAS caused only two deaths.

CANCER was fatal in forty-one instances.

HEART DISEASE caused one hundred and two deaths.

ALCOHOLISM produced death in four instances.

PREVAILING DISEASES.

Reports received from one hundred and two different localities do not indicate much subsidence of the diseases of the respiratory organs so prevalent in January and February. Pneumonia, bronchitis, congestion of the lungs, and influenza were reported in almost every locality heard from. Influenza is, however, subsiding, and no longer partakes of the epidemic form. The Health Officer in Trinity County reports the death of fourteen Chinamen from "la grippe," which is a remarkable circumstance, as the Chinese,

as a rule, do not seem to be as susceptible to the disease as the white people. It must, however, be recollected that the accuracy of Chinese statements as to the nature of disease is very liable to error, as our Health Officers can testify. We must, therefore, make a large allowance for mistaken diagnosis in all such statements from Chinese sources.

PNEUMONIA was observed with some frequency in Healdsburg, Antioch, El Monte, Tehachapi, Watsonville, San Pedro, Bakersfield, Ione, Fresno, Biggs, Jolon, Truckee, Dixon, Haywards, Middletown, Anderson, Lockeford, Angels Camp, San Francisco, Oakland, Alameda, Berkeley, Calico, Mariposa, Etna Mills, Los Angeles, Marysville, Nevada City, Sacramento, San José, Santa Ana, Stockton, and Woodland.

BRONCHITIS was quite prevalent in Sacramento, Dixon, Pleasanton, Healdsburg, Tehachapi, Biggs, El Monte, Bakersfield, Eureka, Ione, Fresno, Needles, Anderson, Galt, Lockeford, Shasta, College City, Middletown, Etna Mills, San Francisco, Oakland, San José, and Los Angeles.

WHOPPING-COUGH was reported in San Francisco, Stockton, Los Angeles, Mariposa, Napa, El Monte, and Sacramento. The disease continues to be very mild, and extending very slowly.

DIPHTHERIA AND CROUP.—Sporadic cases are reported in Stockton, Riverside, San Pedro, San Luis Obispo, Bakersfield, Livermore, Martinez, Truckee, Downey, Vacaville, Los Angeles, Petaluma, Sacramento, and San Francisco. The precautions that are now generally taken to isolate the patients afflicted with these diseases seems to be effective in preventing the spread of the infection, as no reports of the disease being epidemic in any locality have been received. In Riverside, Dr. Sherman reports the cases as more numerous than common. The type is probably mild, as the mortality is limited. In San Francisco diphtheria was more prevalent than in the preceding month.

SCARLET FEVER.—A few cases occurred in San Francisco. It is not reported as being present in any other locality.

MEASLES is reported as epidemic in Healdsburg. Some cases were also reported in El Monte, Fresno, Angels Camp, North Bloomfield, Nicolaus, Vallejo, and San Francisco.

SMALLPOX is not reported in California. The State Board of Health of Connecticut reports the disease in Meridian, in that State, to the number of nineteen cases. As this disease can be transported in clothing or baggage, the importance of our knowledge of the places of its existence cannot be overestimated. This object is attained through the National Conference of State Boards of Health adopting the resolutions to the effect that a duty is imposed upon each State to duly notify every other State of the existence of contagious and infectious diseases wherever in their respective States they may occur. We are thus enabled to watch the tide of travel from these infected districts and take all precautions possible to prevent the transportation of the disease to our borders.

ERYSIPELAS in sporadic form was noticed in El Monte, Lodi, Susanville, Fresno, Bakersfield, Eureka, Truckee, Anderson, Downey, Angels Camp, Nicolaus, Calico, Antioch, and San Francisco. The disease was of a mild type, with a very limited mortality.

CHOLERA INFANTUM was noticed in reports from Lodi, San Pedro, and Ione, but elsewhere throughout the State was not mentioned. As this disease is contemporaneous with increase of temperature, we cannot expect immunity from it much longer.

DIARRHŒA AND DYSENTERY were observed with some frequency in Eureka, Bakersfield, El Monte, San Pedro, Fresno, Cottonwood, Anderson, Pleasanton, Alameda, Modesto, Los Angeles, Truckee, Oakland, Placerville, and San Francisco.

REMITTENT AND INTERMITTENT FEVERS are becoming quite prevalent throughout the State. We noticed them mentioned in reports from Knights Ferry, Colfax, Lodi, Bakersfield, San Pedro, Ione, Fresno, Needles, Truckee, Cottonwood, Middletown, Anderson, Lockeford, Oakdale, Etna Mills, Oakland, and San Francisco.

CEREBRAL FEVER was noted in St. Helena, Rocklin, Susanville, Sacramento, San Pedro, Etna Mills, Angels Camp, Alameda, Jackson, College City, Los Angeles, Oakland, San Francisco, San José, and Watsonville.

TYPHOID FEVER is noted in our reports from Sacramento, Jolon, Lodi, San Pedro, Nicolaus, Etna Mills, Los Angeles, Petaluma, Oakland, San José, San Diego, Santa Ana, and San Francisco. The disease is not as prevalent as it will be when the ground begins to dry out after the excessive rainfall. We should, at this time, remember that the occurrence of unusual amounts of rain supersaturating the earth disturbs the contents of privies and cesspools, causing the carriage from these receptacles to be deposited in new localities, and perhaps at far distant points. Now, supposing any of the contents of these privies and cesspools contained the germs of typhoid fever, their deposition on the ground, and subsequent desiccation or carriage into our water supply, might be the cause of a serious epidemic. We know, at all events, that the putrefaction of organic matter is inimical to health, and the debris left after the subsidence of large accumulations of water should be removed from around our dwellings, our outhouses, our alleys, and our streets, carried away and buried deep or burned. The cleansing of our premises is now a wise precaution against future sickness, and as typhoid fever is peculiarly a filth disease, its mode of prevention is essentially cleanliness.

The typhoid germ can be swallowed in food as well as drank in water. Professor Vaughan, of the Michigan University, discovered the bacillus in sewer air, and Dr. Baker, the eminent Secretary of the State Board of Health of Michigan, contracted the disease. It is supposed, from the air of this very same sewer. Our Health Officers are therefore requested to urge upon their several districts the extreme necessity that exists at this time to remove all accumulations of debris and filth from about their habitations, as what are now comparatively harmless deposits, will, in the presence of increasing temperature, become masses of putrescent and dangerous organic matter, that is certain

to deteriorate the health and infallibly expose the system to a condition favorable to the receptivity of disease germs and their successful cultivation in the soil thus prepared for their accommodation and development. It is only by the education of the public to these dangers that we can hope to avoid them, and to the Health Officers the public look for such information, and such safeguards to its health, which their education in sanitation particularly enables them to supply and direct.

INFLUENZA, although very much lessened in the number of persons attacked, still lingers in the State, and occasionally shows itself with increased severity. It is probable that the warm weather advancing upon us will dissipate the disease completely, leaving us nothing but the memory of its presence.

PACIFIC COAST WEATHER.

The month has been one of frequent showers, with few severe storms. Rain fell in Oregon and Washington on the 2d, 3d, 4th, 5th, 6th, 7th, 8th, 9th, 10th, 16th, 17th, 18th, 19th, 22d, 23d, 25th, 26th, 29th, and 30th; in Northern California on the 2d, 3d, 4th, 5th, 6th, 7th, 8th, 9th, 18th, 19th, 22d, 23d, 25th, 29th, 30th; and in Southern California on the 8th, 18th, 19th, 20th, and 26th.

The temperature was about normal except in Southern California, where it was about 5 degrees higher than usual during March.

The mean temperature at selected stations was as follows: Portland, Oregon, 45 degrees; Roseburg, 46 degrees; Red Bluff, 51 degrees; Sacramento, 53 degrees; San Francisco, 54 degrees; Fresno, 55 degrees; Los Angeles, 58 degrees; San Diego, 56 degrees.

The rainfall was slightly in excess of the normal for March in Oregon, Washington, and Northern California, while in Southern California less than one half of the usual amount fell.

APRIL, 1890.

Mortality reports received from one hundred localities throughout the State, containing an estimated population of eight hundred and twenty-five thousand one hundred and fifty, give the number of decedents as ten hundred and thirty-seven, a monthly percentage of 1.28 per thousand, or an annual mortality at the rate of 15 per thousand, which is a marked decrease from the rate of the preceding three months, and indicates a decidedly favorable condition of the public health throughout the State. Diseases of the respiratory organs along the coast counties were quite fatal and added materially to the death rate. Deaths from zymotic diseases were quite limited, and added but a small fraction to the total mortality.

CONSUMPTION caused one hundred and seventy-eight deaths, which, while above the average, is considerably less than has occurred during the previous months from this cause.

PNEUMONIA is credited with one hundred and two deaths, which is also a decrease of over one third of those reported monthly since December. Seventy of these deaths occurred in San Francisco and eight in Oakland, the balance being in small numbers in different parts of the State.

BRONCHITIS caused fifty deaths, which is a slight increase from the number reported last month. Of these thirty-three occurred in San Francisco, four in Oakland, three in Los Angeles, the balance in small numbers here and there.

CONGESTION OF THE LUNGS is reported as causing ten deaths.

WHOOPING-COUGH was fatal in four instances.

DIPHTHERIA AND CROUP, collectively, caused twenty-seven deaths—seventeen from diphtheria and ten from croup. Of the former, thirteen occurred in San Francisco, one in Santa Rosa, one in Sacramento, one in Alameda, and one in Downey. Croup caused eight deaths in San Francisco, one in Los Angeles, and one in Healdsburg.

CHOLERA INFANTUM is credited with only two deaths—one in Anaheim, and one in San Francisco.

DIARRHEA AND DYSENTERY were fatal in but six instances, which is a remarkably small mortality from these diseases, considering their frequency.

SCARLET FEVER was fatal in three instances in San Francisco.

MEASLES caused thirteen deaths in San Francisco. No other deaths reported from it.

TYPHO-MALARIAL FEVER caused no deaths.

TYPHOID FEVER is credited with twenty deaths, a slight decrease from March report.

REMITTENT FEVER.—One death from this cause is reported.

CEREBRO-SPINAL FEVER caused seventeen deaths, which is an increase over previous report. Of these deaths four occurred in Oakland, three in San Francisco, three in Los Angeles, two in Sisson, and one each in Santa Maria, Riverside, Oakdale, Lincoln, and Chico.

ERYSIPELAS caused only two deaths, both in San Francisco.

CANCER was fatal in thirty-two instances.

HEART DISEASE caused eighty-eight deaths.

ALCOHOLISM produced death in seven instances.

NO DEATHS were reported as having occurred in Alturas, Angels Camp, Biggs, Calico, Colusa, Cottonwood, Cloverdale, El Monte, Grass Valley, Hollister, Igo, Jolon, Little Stony, Nevada City, Newcastle, Orland, Rio Vista, Roseville, Sausalito, Shasta, Suisun, and Wheatland.

PREVAILING DISEASES.

Reports received from one hundred localities indicate a very favorable condition of the public health during the month of April, characterized by an entire absence of epidemic disease throughout the State, and a minimum amount of endemic zymotic disease wherever it did exist. The very favorable weather that prevailed throughout the month had a beneficial effect on the respiratory organs, and hence pneumonia was not so prevalent, although bronchitis continued to be observed quite frequently. Influenza has nearly disappeared, and is mentioned in but few reports.

PNEUMONIA, in sporadic form, was met with in Sacramento, Colfax, Livermore, Newcastle, Fresno, Chico, Bakersfield, Brownsville, Biggs, Lodi, Truckee, Middletown, San Juan, San José, Gridley, Mendocino, Oakland, Vallejo, Healdsburg, Riverside, Folsom, Pasadena, Petaluma, Pomona, Stockton, Davisville, and San Francisco.

BRONCHITIS was more or less prevalent in Downey, Merced, Colfax, Igo, San Bernardino, Lockeford, Fresno, College City, El Monte, Chico, Bakersfield, Mariposa, Brownsville, Pleasanton, Lodi, Middletown, Dixon, Eureka, Anaheim, Los Angeles, Lakeport, Oakland, San Francisco, Woodland, and Sacramento.

WHOOPING-COUGH was prevalent in Merced, Jolon, Fresno, El Monte, Lodi, Napa, Sausalito, Mariposa, Los Angeles, Oakland, Pomona, and San Francisco. The "Sanitary Record," in its last issue, justly says: "Whooping-cough is too often regarded in the light of a trifling and unavoidable malady, and it rarely happens that the slightest precaution is taken against its spread by infection. Some amount of blame moreover attaches to medical men, who, in many cases, fail to insist upon the necessity of isolation and disinfection. Yet the live contagion of whooping-cough is not less active, distinct, and subtle than that of scarlet fever or smallpox. * * * As in many other affections, although the number of deaths as immediate result of the disease is of itself great, yet it may be doubtful if the remote mortality is not much greater. The strain on the delicate lung tissues leads to emphysema and other grave complications that often prove fatal after the lapse of many years. Meanwhile, let parents be taught to regard this scourge in a truer light, by avoiding the bringing of their children in contact with the disease, where it can possibly, by diligent inquiry, be ascertained to be present."

DIPHTHERIA and **CROUP** were not prevalent in any locality. Some sporadic cases were reported in San Francisco, Sacramento, Downey, Soledad, Healdsburg, Truckee, Anaheim, Alameda, Santa Rosa, Livermore, College City, Biggs, Lakeport, and Los Angeles.

SCARLET FEVER.—A few cases were reported in Livermore and San Francisco.

MEASLES was quite prevalent in San Francisco; it was also reported in Livermore, Santa Cruz, Fresno, El Monte, Healdsburg, Mariposa, Williams, Cloverdale, and Sausalito.

SMALLPOX.—No cases have yet appeared in California. Dr. J. P. Booth, our Sanitary Officer at Needles, reports that in Las Cruces, New Mexico, there were at the time of writing one hundred and fifty cases, and the deaths very numerous. As this town is on the line of the Santa Fe Railroad, the disease may come in by the way of Yuma. We ought, therefore, to be forearmed by the vaccination of those unvaccinated, and especially the children attending the public schools, as the law provides.

ERYSIPELAS was reported in San Francisco, Newman, San Bernardino, Santa Cruz, Shasta, Fresno, El Monte, Chico, Sacramento, Brownsville, Biggs, Needles, and Lakeport. The disease was of a mild type.

PAROTIDITIS, OR MUMPS, was prevalent in Madera, Brownsville, and College City.

DIARRHŒA and **DYSENTERY** were noticed with increased frequency in our reports. They were observed in Fresno, Newman, Santa Paula, Bakersfield, Shasta, Calico, Nevada City, Williams, Needles, Sausalito, Eureka, Los Angeles, San José, and San Francisco.

TYPHOID FEVER was noticed in reports from Sacramento, Lockeford, Santa Paula, Chico, Cloverdale, Nevada City, Pleasanton, Middletown, Los Angeles, Petaluma, Oakland, Redlands, San José, Santa Ana, Cottonwood, College City, Igo, and Davisville.

REMITTENT and **INTERMITTENT FEVERS** are noticed in nearly all our reports. As they are incidental to the abating of the waters and the increase of temperature, their frequency may be expected as the summer advances.

CEREERO-SPINAL FEVER, which is a much more serious disease, was noticed in reports from San Francisco, Los Angeles, Oakland, Livermore, Fresno, Lincoln, Riverside, Santa Maria, Chico, and Sisson. In connection with these zymotic affections we cannot but regret that the example of Minnesota is not followed in this State. There the law requires that in the month of May, or oftener in each year, the Health Officer shall make a thorough sanitary inspection of the city, town, or village under his jurisdiction, and present a written report of such inspection at the next meeting of the Board of Health, and shall forward a copy of such report, as soon as rendered, to the State Board of Health. This wise provision of the law has been followed by the most salutary results. It gives the Health Officer a complete knowledge of the sanitary condition of the town, and in case of an outbreak of disease he is in a position to know its probable cause, and is thus quickly enabled to use the means necessary for its suppression or its extinction, to the saving of many lives and the great monetary interest of the community.

PACIFIC COAST WEATHER.

The weather during April presents few marked features. The month has been one with few rainy days and no severe storms. Rain fell in Oregon and Washington on the 2d, 4th, 5th, 6th, 7th, 11th, 17th, and 18th; in Northern California on the 6th, 17th, and 18th; and in Southern California on the 18th. Local showers also fell in Northern California

on the 29th and 30th. The mean monthly temperatures at reporting stations have been slightly higher than usual, the largest departures from normal temperatures occurring in Southern California. The rainfall for the month has been deficient in all the Pacific States, being least in Southern California, and greatest in the northern quarter of the same State.

MAY, 1890.

Mortality reports received from one hundred and three cities and towns throughout the State, with an estimated population of seven hundred and sixty-six thousand six hundred and twenty-five, give the number of decedents as one thousand and twenty-two, a monthly percentage of 1.33 per thousand, or at the rate of 15.96 per annum, which is a slight increase over last month. The principal causes of death are to be found among the diseases of the lungs and heart.

CONSUMPTION caused one hundred and sixty-four deaths.

PNEUMONIA is credited with ninety-seven deaths, seventy of which occurred in San Francisco, the remaining twenty-seven being scattered throughout the State, indicating a marked diminution in the frequency of the disease.

BRONCHITIS gives a record of forty-four deaths. Of these, thirty-three occurred in San Francisco, the remainder in single cases elsewhere.

CONGESTION OF THE LUNGS was fatal in nine instances.

WHOOPIING-COUGH was the cause of four deaths.

DIPHTHERIA AND CROUP, collectively, were fatal in twenty-seven instances. Of these, sixteen were from diphtheria and eleven from croup. Of the former, thirteen occurred in San Francisco, one each in Stockton, Los Angeles, and Gridley. Croup caused eight deaths in San Francisco, two in Knights Ferry, and one in Los Angeles.

CHOLERA INFANTUM is credited with six deaths in May. One each in Bakersfield, Salinas, San Francisco, San José, Needles, and Fresno. This is an increase of four over last report.

DIARRHEA AND DYSENTERY were fatal in sixteen cases, which is more than double the mortality of the preceding month, and indicates an increased frequency of occurrences of these diseases.

SCARLET FEVER was fatal in four cases—three in San Francisco and one in Woodland.

MEASLES caused thirteen deaths in San Francisco and one in Los Angeles.

TYPHO-MALARIAL FEVER was fatal in but one instance.

TYPHOID FEVER caused sixteen deaths, which is a decreased mortality from the previous month.

REMITTENT FEVER is credited with but two deaths.

CEREBRO-SPINAL FEVER caused seven deaths, which is a decrease of over one half from the previous report. Three of these deaths occurred in San Francisco, and one each in Stockton, San José, Los Angeles, and Lakeport.

ERYSIPELAS caused two deaths in San Francisco and one in Sacramento.

CANCER was fatal to forty-four persons.

HEART DISEASE caused eighty-four deaths.

ALCOHOLISM caused eight deaths.

No deaths were reported in Visalia, Truckee, Rocklin, Roseville, Oakdale, Newman, Nevada City, Madera, Long Beach, Jolon, Igo, Forest Hill, Elsinore, Downieville, Dixon, Colfax, Colton, or Biggs.

PREVAILING DISEASES.

Reports of sickness received from ninety-two localities give very favorable records regarding the general health of the public. We find in many places that measles prevails to a large extent, and that whooping-cough is almost epidemic in one or two localities. The weather for the month of May being quite favorable to those suffering from diseases of the respiratory organs, a marked decrease was noted in the prevalence of pneumonia, bronchitis, and influenza, while on the other hand an increased prevalence was noted in the frequency of bowel and stomach disorders.

CHOLERA INFANTUM was observed in Fresno, Ione, Bakersfield, Cottonwood, Salinas, and Needles.

DIARRHEA AND DYSENTERY were also mentioned in reports from Cloverdale, Anaheim, El Monte, Shasta, Fresno, Downey, Riverside, Bakersfield, Ione, Gridley, Redding, Needles, Livermore, Etna Mills, Colusa, Rio Vista, Alameda, Antioch, Los Angeles, and Santa Barbara.

MEASLES was noticed during the month in Sacramento, Mariposa, Antioch, El Monte, Watsonville, Fresno, Dixon, Jolon, Middletown, Azusa, Hollister, Eureka, Los Angeles, and San Francisco.

SCARLET FEVER.—Some sporadic cases appeared in Sacramento, El Monte, Fresno, Woodland, Biggs, Ontario, Lodi, Rio Vista, and San Francisco. The type thus far has been exceedingly mild, and in most cases was confined to its place of development.

DIPHTHERIA AND CROUP were present in Mariposa, Live Oak, Anaheim, Stockton, Merced, Elk Grove, Eureka, Gridley, Williams, Redding, Rio Vista, Knights Ferry, Los Angeles, and San Francisco. The cases were sporadic, without epidemic tendency.

WHOOPIING-COUGH prevailed to some extent in Napa, El Monte, Merced, Cloverdale, Redding, Azusa, Hanford, Pomona, and San Francisco.

ERYSIPELAS is noted in reports from Sacramento, San Francisco, Fresno, Downey, Calico, Eureka, Redding, Susanville, Shasta, and College City.

TYPHOID FEVER has prevailed to a limited extent without any apparent tendency to epidemicity, and depending in most cases upon local causes. It was noted in San Francisco, Chico, Etna Mills, Sacramento, El Monte, Haywards, Pomona, Santa Ana, Santa Paula, Sisson, Merced, Napa, Nevada City, Salinas, and Pleasanton.

TYPHO-MALARIAL FEVER was reported in Shasta, Fresno, College City, Igo, Cloverdale, Cottonwood, Anaheim, and Rio Vista.

REMITTENT FEVER was observed with some frequency in Sacramento, El Monte, Fresno, Ione, Riverside, Bakersfield, Merced, Newcastle, Redding, Needles, Lodi, Knights Ferry, and San José.

CEREBRAL FEVER was noted in Lakeport, Riverside, Stockton, Lodi, San José, San Francisco, and Nevada City.

PNEUMONIA is mentioned in but few reports for May. Sporadic cases are reported in Fresno, Lakeport, Bakersfield, Etna Mills, Nevada City, Susanville, St. Helena, Alameda, Calico, College City, Pleasanton, Cottonwood, Eureka, Folsom, Healdsburg, Shasta, Knights Ferry, Los Angeles, Martinez, Placerville, Sacramento, Santa Rosa, Watsonville, Yreka, San José, Santa Ana, and San Francisco, where the disease was quite prevalent.

BRONCHITIS appears to be more prevalent than pneumonia, in the form of bronchial catarrh rather than acute bronchitis. Many cases were observed in Sacramento, Galt, Anaheim, Alameda, Downey, Fresno, Colfax, Middletown, Igo, Hollister, Martinez, Santa Paula, Bakersfield, Ione, Williams, Redding, Lodi, Etna Mills, Santa Maria, Ontario, Pasadena, San José, Placerville, Grass Valley, San Francisco, and Pleasanton.

VARICELLA, OR CHICKENPOX, is reported in few places.

SMALLPOX.—No cases of this disease were reported in California. Dr. S. S. Herrick, the Medical Inspector appointed by this Board to investigate the towns near the southern border of the State, reported to be the seat of smallpox, finds upon personal examination that the account received by the State Board of Health was very much exaggerated. He discovered no cases along the route of the Southern Pacific Railway, but found that there was smallpox in Las Cruces and other contiguous villages in New Mexico, but none so close to railroad travel as to seriously threaten us at present. Every precaution has been taken to prevent the spread of the disease in California, and it is to be hoped our efforts will be successful in this respect.

We are glad to be able to report the decision of the Supreme Court upholding the constitutionality of the law making compulsory the vaccination of all children attending the public schools of the State. The following is a synopsis of the case tried and the Court's decision:

Action was brought in the Superior Court of Santa Cruz County by D. K. Abeel against D. C. Clark, Principal of the High School of that county, to compel the admission to the school of his two sons, D. K. and James, who were refused admission to the school because of non-compliance with the Vaccination Act, and the Court gave judgment in favor of the Principal. Abeel took an appeal to the Supreme Court, which tribunal has affirmed the decision of the Court below. The Court says:

"The Act referred to is designed to prevent the dissemination of what, notwithstanding what medical science has done to reduce its severity, still remains a highly contagious and much dreaded disease. While vaccination may not be the best and safest preventive possible, experience and observation, the test of the value of such discoveries, dating from 1796, when Jenner disclosed it to the world, have proved it to be the best method known to medical science to lessen the liability to infection with the disease.

"This being so, it seems highly proper that the spread of smallpox through the public schools should be prevented or lessened by vaccination, thus affording protection both to the scholars and the community.

"Vaccination, then, being the most effective method known of preventing the spread of the disease referred to, it was for the Legislature to determine whether the scholars of the public schools be subjected to it, and we think it was justified in deeming it a necessary and salutary burden to impose upon that general class. The remarks of Judge Cooley, in his work on Constitutional Limitations, page 157, are applicable here, where he says: 'What is for the public good, and what are public purposes, and what does properly constitute a public burden, are questions which the Legislature must decide upon its own judgment, and in respect to which it is invested with a large discretion which cannot be controlled by the Courts, except, perhaps, when its action is clearly evasive, and where under pretense of lawful authority it has assumed to exercise one that is unlawful.'"

This decision will be of invaluable benefit to the State in a sanitary point of view, compelling, as it does, Boards of Education and School Superintendents to do their duty in the premises, and give children that protection from disease to which they are entitled by the State. If the rising generation is generally and carefully vaccinated with pure virus, in the hands of competent operators, we may very soon bid defiance to any extensive invasion of smallpox. To obtain this result, however, vaccination must not be intrusted to any incompetent to determine which is a true and which a spurious vaccine vesicle. Upon this depends the value of the operation, the true vesicle being as infallibly protective as the spurious as surely fails in any protecting qualities. We must, therefore, urge upon Boards of Education and School Superintendents to discountenance, as far as possible, the vaccination of those committed to their care by any but educated physicians. The safety of the children is too serious a matter to be left in doubt, and doubt there will be where incompetence to distinguish success from failure prevails.

PACIFIC COAST WEATHER.

The weather during May has been generally favorable to the growing crops in the Pacific Coast States, the light rains at the end of the month in Oregon and Washington being particularly beneficial.

Rain fell in Northern California on the 6th, 7th, 8th, 9th, 10th, and 11th; in Southern California on the 8th, 9th, 10th, 26th, and 27th; in Oregon on the 6th, 7th, 8th, 9th, 10th, 19th, 29th, and 31st; and in Washington on the 8th, 9th, 10th, 11th, 19th, 29th, and 31st. In Central California and Southern California the rains were light and local.

The temperature has, during the greater part of the month, been higher than the normal May temperature, short periods of cool weather occurring, however, from the 6th to the 12th, and from the 26th to the 31st.

JUNE, 1890.

Mortality reports received from one hundred and nine cities and towns throughout the State, with an estimated population of eight hundred and twenty-four thousand three hundred and fifty, give the number of decedents as one thousand and sixty-six, which is a monthly percentage of 1.29 per thousand, or an annual mortality at the rate of 15.48, which is a decrease from the percentage in May. Until the official result of the late census is published, we have to accept the estimated population as furnished by our correspondents, and which we know now to be in many instances much exaggerated. Our actual death rate is, therefore, uncertain until we can get the correct, or nearly correct, number of the population affected. There has been very little zymotic disease reported as particularly fatal, except cerebral fever and cholera infantum, and these in limited number.

CONSUMPTION caused the largest mortality, one hundred and fifty-four deaths being reported from it.

PNEUMONIA was fatal in sixty-eight instances, which is a decided decrease from former report.

BRONCHITIS caused thirty deaths.

CONGESTION OF THE LUNGS, twelve.

WHOOPIING-COUGH was fatal in three instances.

DIPHTHERIA AND CROUP, collectively, were reported as causing thirty-five deaths, which indicates a very much lessened prevalence of the disease. Twenty-six were from diphtheria, and nine from croup; of the former, seventeen were credited to San Francisco, one occurred in Santa Ana, and one each in Sacramento, San Bernardino, Oakland, and Martinez, and two each in Los Angeles and Oakdale; and of the latter, one death occurred in Vallejo, San José, Woodland, and Long Beach, and five in San Francisco.

CHOLERA INFANTUM is credited with fifty-one deaths in June, which is a marked increase over the mortality recorded from this disease last month.

DIARRHEA AND DYSENTERY caused nineteen deaths.

SCARLET FEVER was fatal in but two instances, both in Oakland.

MEASLES caused but five deaths, two occurring in Los Angeles.

TYPHO-MALARIAL FEVER was fatal in five instances.

TYPHOID FEVER caused eighteen deaths.

REMITTENT FEVER is credited with two deaths.

CEREBRO-SPINAL FEVER caused twenty-one deaths, which is an increased mortality. Two each occurred in Stockton, Hanford, and Los Angeles, and one each in Alameda, Anaheim, Benicia, Berkeley, Davisville, Jackson, Martinez, Mendocino, Napa, Oakland, Suisun, and Visalia; three in San Francisco.

ERYSIPELAS was fatal in one instance.

CANCER is credited with twenty-seven deaths.

HEART DISEASE caused seventy-nine deaths.

ALCOHOLISM was fatal to five persons.

DEATHS FROM CAUSES not classified in this abstract, numbered four hundred and fifty.

PREVAILING DISEASES.

Reports received from eighty-four localities in different parts of the State indicate an improved condition of the public health. Respiratory diseases are no longer mentioned as prevailing to any extent, except bronchitis, which is noticed with some frequency in our reports of sickness. Disorders of the bowels were prevailing to some extent, and some few cases of cholera morbus were noticed. This disease was no doubt induced in many cases by eating of unripe or unsound fruit or vegetables. Zymotic diseases, such as measles, scarlet fever, diphtheria, etc., were not prevalent anywhere, and where present were in a mild form, without any tendency to spread or become epidemic.

CHOLERA INFANTUM.—Some cases of this disease were observed in Bakersfield, Lodi, Anderson, Gridley, Needles, Napa, Chico, Santa Paula, Sacramento, Oakdale, Oakland, Pomona, San José, Tulare, El Monte, Salinas, Martinez, and San Francisco.

DIARRHEA AND DYSENTERY are mentioned as in sporadic form in Bakersfield, Mojave, Newcastle, Knights Ferry, Downey, Brownsville, Lockeford, Middletown, Etna Mills, Chico, Rocklin, Fresno, Pomona, Livermore, El Monte, Merced, Newman, Calico, Rio Vista, Sacramento, St. Helena, Colton, Pleasanton, Oakdale, and Mariposa.

CHOLERA MORBUS was present in a few instances in Downey, Gridley, Needles, Middletown, Fresno, Elk Grove, Ione, Chico, Livermore, and El Monte.

MEASLES were reported in Sausalito, Truckee, Cottonwood, Forest Hill, Alturas, Los Angeles, El Monte, Jolon, Watsonville, Sacramento, Cloverdale, and San Francisco.

SCARLET FEVER.—Isolated cases were observed in Sacramento, Rocklin, Sausalito, Ontario, Oakdale, Oakland, and El Monte.

DIPHTHERIA AND CROUP.—Few cases were reported in Sacramento, Truckee, Rocklin, Oakdale, Elk Grove, Santa Ana, Los Angeles, Long Beach, Oakland, San José, Vallejo, College City, Eureka, San Bernardino, Anaheim, Cloverdale, Martinez, and San Francisco.

WHOOPING-COUGH was noticed in Bakersfield, Sausalito, Lodi, Azusa, Colton, Napa, Oakdale, Pomona, Redding, Salinas, and Millville.

ERYSIPELAS.—Some sporadic cases of this disease were observed in Sacramento, Downey, Bakersfield, Brownsville, Lodi, Chico, Calico, Oakdale, St. Helena, College City, Redding, Newman, Eureka, Anaheim, and Shasta.

TYPHOID FEVER is mentioned in a limited number of reports this month, the cases being all sporadic. It was noticed in Sacramento, Rocklin, Newcastle, Santa Paula, Rio Vista, Livermore, Santa Ana, Los Angeles, Oakland, San Diego, El Monte, San José, Santa Barbara, and San Francisco. From this time onwards we may look for an increase in this preventable disease, as it seems impossible to educate the public up to the necessity of keeping their premises free from accumulating and decomposing filth, the air they breathe, the food they eat, and the water they drink thereby becoming contaminated and dangerous to health. Of all the sources from which typhoid fever emanates, polluted water is the most frequent. Every person drinking well water should personally see that all sources of defilement are removed from the vicinity of the well, as when the surface water evaporates and the ground water lowers, the well hole acts as a reservoir for the drainage of all fluids in its vicinity. Thus the well water becomes as dangerous to drink as any other poisonous fluid; hence we account for the increase of typhoid fever in the later months of summer, much of which is avoidable by care and assiduity in cleaning up soiled premises and removing all garbage and other filth.

TYPHO-MALARIAL FEVER, which is doubtfully distinguished from typhoid, was noticed in Igo, Knights Ferry, Chico, Pleasanton, Ione, Azusa, Los Angeles, Fresno, College City, and Nevada City.

REMITTENT FEVER was observed in Bakersfield, Igo, Knights Ferry, Brownsville, Lodi, Lockeford, Redding, Ione, Anderson, Middletown, Cottonwood, Chico, Fresno, Rio Vista, Livermore, Tulare City, and Sacramento.

CEREBRAL FEVER was noticed in Suisun, Pleasanton, Chico, Berkeley, Los Angeles, Hanford, Oakland, Mendocino, Stockton, Visalia, Anaheim, and Jackson, where Dr. E. B. Robertson noticed it was accompanied by the black spots which are so characteristic of the malignant type of the disease.

PNEUMONIA.—Isolated cases of this disease were observed in Alameda, Anaheim, Chico, Eureka, Los Angeles, Oakland, Nevada City, Sacramento, Salinas, San Bernardino, Shasta, Vallejo, Napa, Etna Mills, Angels Camp, and Elsinore. In San Francisco it was quite prevalent.

BRONCHITIS, in a mild form, was quite general. It is noticed in many reports: Bakersfield, Biggs, Igo, Sausalito, Downey, Downieville, Brownsville, Lodi, Truckee, Lockeford, Sacramento, St. Helena, Oakdale, Grass Valley, Oakland, Fresno, Merced, Mojave, Ione, Benicia, Tehachapi, Salinas, and Eureka.

CHOLERA ASIATIC.—Advices have been received from the East that cholera is increasing in Spain, and as it commenced in the same province where in 1885 it carried off seventy-two thousand of its inhabitants, it is not improbable that the same lack of sanitary care will permit it to spread throughout Spain, and thence reach America through the Mediterranean or eastern imports. The disease is supposed to have originated in Valencia from opening the graves of some of the victims of the disease in 1885, and is of a virulent type. As it has been proved again and again that cholera cannot prevail where perfect cleanliness is observed, it would be a matter of simple prudence to prepare to defeat any attempted inroad of this disease into California by a general clean up of our cities, towns, and villages. Once the disease appears, this measure would be too late, and we would be left to mourn our dying and our dead, the result of our own apathy and willful neglect of a manifest duty. We cannot be sure that cholera will not come to America; we hope it will not. But with a means of prevention so easily applied, we would be criminal to neglect the warning thus timely given.

FINANCIAL STATEMENT.

STATEMENT OF THE EXPENSES OF THE STATE BOARD OF HEALTH FOR THE FORTIETH FISCAL
YEAR, ENDING JUNE 30, 1889.

1888.		
Appropriation		\$1,250 00
Additional appropriation		500 00
July 2—Annals Hygiene	\$14 00	
Expressage	30	
26—Traveling expenses of Dr. C. A. Ruggles	10 40	
Traveling expenses of Dr. R. B. Cole	18 00	
Traveling expenses of Dr. James Simpson	15 00	
Traveling expenses of Dr. H. S. Orme	50 75	
Traveling expenses of Dr. J. M. Briceland	24 50	
30—Postage stamps	5 00	
Office rent	25 00	
Aug. 6—Stamps	1 00	
18—Express charges	1 65	
Engraving seal	8 00	
Traveling expenses of Drs. Tyrrell and Cluness	122 10	
28—Traveling expenses of Drs. Tyrrell and Cluness	36 60	
30—Traveling expenses of Dr. C. A. Ruggles	87 95	
31—Stamps	5 00	
Fountain pen	2 50	
Rent	25 00	
Sept. 3—Stamps	1 00	
Expressage	1 60	
Traveling expenses to Los Angeles and San Diego	95 00	
Telegraphing	4 47	
Traveling expenses of Dr. C. A. Ruggles	11 00	
14—Traveling expenses of Dr. J. M. Briceland	40 00	
Traveling expenses of Dr. Cluness	13 00	
Traveling expenses of Dr. G. G. Tyrrell	13 00	
Traveling expenses of Dr. H. S. Orme	62 00	
30—Stamps	5 00	
Office rent	25 00	
Post Office rent	2 00	
Oct. 11—Stamps	5 00	
13—Traveling expenses of Dr. C. A. Ruggles	9 40	
Traveling expenses of Dr. J. M. Briceland	25 00	
Traveling expenses of Dr. H. S. Orme	57 00	
Traveling expenses of Dr. R. B. Cole	12 50	
30—Stamps	5 00	
Office rent	25 00	
Telegraphing	3 40	
Nov. 8—Stamps	10 00	
Sanitary News	3 00	
Disinfectants	10 40	
Expressage	5 80	
21—Telegraphing	6 70	
Traveling expenses of Dr. C. A. Ruggles	11 20	
30—Office rent	25 00	
Dec. 3—Traveling expenses of Dr. G. G. Tyrrell	24 00	
11—Stamps	61 50	
18—Traveling expenses of Dr. G. G. Tyrrell	14 00	
29—Stamps	11 00	
Post Office rent	2 00	
Expressage	3 20	
31—Telegraphing	3 05	
Office rent	25 00	
1889.		
Jan. 5—Traveling expenses of Dr. H. S. Orme	50 00	
Traveling expenses of Dr. J. M. Briceland	22 50	
Traveling expenses of Dr. James Simpson	15 00	
Traveling expenses of Dr. R. B. Cole	15 00	
Traveling expenses of Dr. C. A. Ruggles	9 40	

FINANCIAL STATEMENT—Continued.

1889.		
	9—Typewriting	\$2 00
	24—Stamps	25 00
	30—Office rent	25 00
Feb.	20—Traveling expenses of Dr. G. G. Tyrrell	18 80
	28—Office rent	25 00
Mar.	20—Sanitarian	4 50
	28—Traveling expenses of Dr. G. G. Tyrrell	24 30
	Postage stamps	5 00
	Postal cards	10 00
	American Public Health Association	5 00
	30—Post Office rent	2 00
	Office rent	25 00
April 15—	Expressage	3 75
	Traveling expenses of Dr. C. A. Ruggles	26 80
	Traveling expenses of Dr. J. M. Briceland	50 00
	Traveling expenses of Dr. H. S. Orme	60 25
	Traveling expenses of Dr. G. G. Tyrrell	15 00
	Traveling expenses of Dr. W. R. Cluness	15 00
	30—Telegraphing	65
	Office rent	25 00
	Stamps	10 00
	Photographs of leprosy	14 00
May 17—	Stamps	20 00
	31—Office rent	25 00
	Stamps	5 00
June 18—	Stamps	20 00
	30—Post Office rent	2 00
	Office rent	25 00
	Total	\$1,685 52
	Balance	64 68
	Total	\$1,750 00
		\$1,750 00

STATEMENT OF THE EXPENSES OF THE STATE BOARD OF HEALTH FOR THE FORTY-FIRST FISCAL YEAR, ENDING JUNE 30, 1890.

1889.		
Appropriation		\$1,500 00
July 19—	Traveling expenses of Dr. J. M. Briceland	\$23 00
	Traveling expenses of Dr. C. A. Ruggles	13 80
	Traveling expenses of Dr. H. S. Orme	46 75
	Annals Hygiene	14 10
	Expressage	13 75
	22—Stamps	20 00
	27—Expressage	16 90
	Telegraphing	1 80
	30—Office rent	25 00
Aug. 3—	Expressage	27 70
	Postal cards	10 00
	30—Office rent	25 00
Sept. 11—	Traveling expenses of Dr. G. G. Tyrrell	8 50
	Expressage	70
	Stamps	10 00
	16—Traveling expenses of Dr. C. A. Ruggles	182 10
	30—Office rent	25 00
Oct. 11—	Traveling expenses of Dr. J. M. Briceland	27 00
	Traveling expenses of Dr. H. S. Orme	58 00
	Traveling expenses of Dr. C. A. Ruggles	15 40
	15—Postage stamps	15 00
	Expressage	1 00
	Telegraphing	1 65
	30—Office rent	25 00
Nov. 30—	Post Office rent	2 00
	Telegraphing	2 00
	Office rent	25 00
Dec. 17—	Stationery	5 40
	Expressage	2 70
	Stamps	10 00
	30—Office rent	25 00

FINANCIAL STATEMENT—Continued.

1890.			
Jan.	11—Traveling expenses of Dr. C. A. Ruggles	\$14 90	
	Traveling expenses of Dr. G. G. Tyrrell	15 00	
	Traveling expenses of Dr. H. S. Orme	64 00	
18—	American Public Health Association	5 00	
	Telegraphing	5 65	
30—	Office rent	25 00	
Feb.	6—Sanitary News	2 00	
	Sanitary Record	2 50	
	Sanitarian	4 00	
21—	Stamps	25 00	
	Telegraphing	50	
	Office rent	25 00	
Mar.	1—Proceedings of the Conference of Boards of Health	1 25	
	Expressage	2 60	
26—	Stamps	12 00	
29—	Huntington & Hopkins	3 60	
	Post Office rent	2 00	
31—	Stationery	4 65	
	Office rent	25 00	
April	3—American Public Health Association	1 40	
	Stamps	15 00	
12—	Traveling expenses of Dr. J. M. Briceland	23 50	
	Traveling expenses of Dr. C. A. Ruggles	15 40	
	Traveling expenses of Dr. James Simpson	15 00	
	Traveling expenses of Dr. R. B. Cole	15 00	
	Traveling expenses of Dr. G. G. Tyrrell	15 00	
30—	Telegraphing	3 76	
	Office rent	25 00	
May	3—Expressage	1 15	
	Stationery and stamps	13 75	
	Stamps	10 00	
7—	Traveling expenses of Dr. G. G. Tyrrell	10 00	
31—	Office rent	25 00	
	Telegraphing	7 35	
June	9—Postal cards	15 00	
	Expressage	1 35	
11—	Stationery	4 80	
20—	Stamps	15 00	
	Traveling expenses of Dr. G. G. Tyrrell	25 60	
	Telegraphing	2 90	
30—	Post Office rent	2 00	
	Office rent	25 00	
Total		\$1,096 86	
Balance		403 14	
Total		\$1,500 00	\$1,500 00

EXPENSES OF THE STATE BOARD OF HEALTH ON ACCOUNT OF CONTAGIOUS AND INFECTIOUS DISEASES, FOR FORTIETH AND FORTY-FIRST FISCAL YEARS.

1888.			
Balance appropriation			\$7,493 90
Oct.	30—Traveling expenses Dr. S. S. Herrick	\$211 45	
Nov.	6—Salary Dr. S. S. Herrick, one month, six days	300 00	
Total		\$511 45	
Balance		6,982 45	
1890.			7,493 90
Balance			\$6,982 45
April	30—Expenses of C. A. Ruggles, delegate to Conference of Boards of Health	\$500 00	
May	25—Traveling expenses	250 00	
	Salary Dr. S. S. Herrick, one month	250 00	
Total		\$1,000 00	
Balance		5,982 45	
			6,982 45

NAMES AND RESIDENCES OF HEALTH OFFICERS AND CORRESPONDENTS

Of the State Board of Health for the years 1889 and 1890.

DR. J. R. DORRHO.....	Angels Camp, Calaveras County.
DR. O. F. PAULDING.....	Anderson, Shasta County.
DR. R. F. ROONEY and A. S. WALDO, H. O.	Auburn, Placer County.
DR. J. H. MILLER.....	Azusa, Los Angeles County.
DR. J. T. McLANE.....	Alameda, Alameda County.
DRS. ALBERT FOUCH and C. P. PAULDING.....	Anderson, Shasta County.
DR. J. H. BULLARD.....	Anaheim, Los Angeles County.
DR. FRANK RATTAN.....	Antioch, Contra Costa County.
DR. J. M. FORREST.....	Alturas, Modoc County.
DR. C. A. ROGERS.....	Bakersfield, Kern County.
DR. EDWARD GRAY.....	Benicia, Solano County.
DR. F. H. PAYNE.....	Berkeley, Alameda County.
DRS. O. C. HAWKINS and W. R. CLEVELAND.....	Biggs, Butte County.
DR. DAVID WALKER.....	Bodie, Mono County.
DR. L. C. CROSSMAN.....	Brownsville, Sierra County.
DR. A. H. RHEA.....	Calico, San Bernardino County.
DR. W. KING.....	Chico, Butte County.
DR. M. F. PRICE.....	Colton, San Bernardino County.
DR. C. A. GIBBONS.....	College City, Colusa County.
DR. R. A. GRAY.....	Colusa, Colusa County.
DR. J. O. SMITH.....	Cottonwood, Shasta County.
DR. J. GREGORY.....	Castroville, Monterey County.
DRS. W. A. PATTERSON and B. WOODBRIDGE.....	Cedarville, Modoc County.
DR. R. S. MARKELL.....	Cloverdale, Sonoma County.
DR. H. N. MINER.....	Colfax, Placer County.
DR. Q. J. ROWLEY.....	Downey, Los Angeles County.
DRS. A. TRAFTON and G. H. EVANS.....	Dixon, Solano County.
DR. ALEMBY JUMP.....	Downieville, Sierra County.
DR. W. E. BATES.....	Davisville, Yolo County.
DR. E. W. BATHURST.....	Etna Mills, Siskiyou County.
DR. F. P. CAVE.....	El Monte, Los Angeles County.
DR. J. A. McKEE.....	Elk Grove, Sacramento County.
DR. S. B. FOSTER.....	Eureka, Humboldt County.
DRS. T. S. ELLIS and S. H. WASHBURN.....	Elsinore, San Diego County.
DR. PAUL REUDY.....	Forest Hill, Placer County.
DR. S. J. REID.....	Fort Bragg, Colusa County.
DRS. G. M. KOBER, U. S. A., and RAYMOND.....	Fort Bidwell, Modoc County.
DR. F. BATES, H. O.	Folsom, Sacramento County.
DR. T. M. HAYDEN.....	Fresno, Fresno County.
DR. M. M. ROWLEY.....	Fall River, Shasta County.
DR. A. MONTAGUE.....	Galt, Sacramento County.
DR. W. C. JONES.....	Grass Valley, Nevada County.
DR. C. A. E. HERTEL.....	Gonzales, Monterey County.
DRS. J. R. TODD and J. HARRIS.....	Gridley, Butte County.
DR. W. S. HICKMAN.....	Georgetown, El Dorado County.
DRS. J. G. COOPER and G. E. ALEXANDER.....	Haywards, Alameda County.
DR. H. V. ARMISTEAD.....	Hills Ferry, Stanislaus County.
DR. J. A. DAVIDSON.....	Hanford, Tulare County.
DR. N. B. COFFMAN.....	Healdsburg, Sonoma County.
DR. J. H. TEBBETTS.....	Hollister, San Benito County.
DR. C. F. GRANT.....	Hopland, Lake County.
DR. H. SCHAFER.....	Igo, Shasta County.
DR. A. L. ADAMS.....	Ione, Amador County.
DR. J. N. M. MCGOWAN.....	Jolon, Monterey County.
DR. E. B. ROBERTSON.....	Jackson, Amador County.
DR. J. H. LOWE.....	Knights Ferry, Stanislaus County.
DR. J. D. DAVIDSON.....	Kingsburg, Fresno County.
DRS. W. S. TAYLOR and W. E. KEYES.....	Livermore, Alameda County.
DR. G. MCGOWAN.....	Los Angeles, Los Angeles County.
DR. J. FLINT and A. C. FLEMMING, H. O.	Lincoln, Placer County.

DRS. L. CARPENTER and S. R. MATHER	Lakeport, Lake County.
DR. L. M. LOVELACE	Lemoore, Tulare County.
DRS. F. W. COLMAN and E. A. BURCHARD	Lodi, San Joaquin County.
DR. J. W. WOOD	Long Beach, Los Angeles County.
R. S. BURGETT, J. P.	Little Stoney, Colusa County.
DR. F. W. KNOWLES	Los Gatos, Santa Clara County.
DR. E. N. FOOTE	Lockeford, San Joaquin County.
DR. W. A. CRAIG	Lower Lake, Lake County.
DR. J. B. TENNANT	Martinez, Contra Costa County.
DR. DAVID POWELL	Marysville, Yuba County.
DR. W. MILLIKEN	Mendocino, Mendocino County.
DR. E. S. O'BRIEN	Merced, Merced County.
DR. E. V. JACOBS	Meridian, Sutter County.
DR. R. E. HARTLEY	Middletown, Lake County.
DR. T. J. STEWART	Monrovia, Los Angeles County.
DR. J. N. CRABB	Millville, Shasta County.
DRS. J. H. OSLER and W. J. WILHITE	Modesto, Stanislaus County.
DR. J. T. SURBAUGH	Madera, Fresno County.
DR. W. J. KEARNEY	Mariposa, Mariposa County.
DRS. W. E. ROBE and J. R. SUTTON	Maxwell, Colusa County.
DRS. J. P. E. HINTZ and W. FAULKNER	Monterey, Monterey County.
DR. L. F. JOHNSON	National City, San Diego County.
DR. M. B. POND	Napa, Napa County.
DRS. C. D. BOBO and F. R. WAGGONER	Nevada City, Nevada County.
DR. M. SCHNABEL	Newcastle, Placer County.
DR. G. S. FARLEY	North San Juan, Nevada County.
DRS. F. H. HUTCHINS and J. MANSON	North Bloomfield, Nevada County.
DR. J. P. BOOTH	Needles, San Bernardino County.
DR. CALLAGHAN	Nicolaus, Sutter County.
DR. D. D. CROWLEY	Oakland, Alameda County.
DR. W. THURSTON	Orland, Colusa County.
DR. J. H. M. KARSNER	Oroville, Butte County.
DR. W. E. SCOTT	Ontario, San Bernardino County.
DRS. F. W. STRATTON and R. ENDICOTT	Oakdale, Stanislaus County.
DR. L. H. PATTY	Petaluma, Sonoma County.
DRS. W. L. MCALLISTER and H. SHERK	Pasadena, Los Angeles County.
DRS. J. Q. WRENN and H. W. WORTHEN	Placerville, El Dorado County.
DR. T. H. MATHER	Point Arena, Mendocino County.
DRS. A. C. SMITH and W. A. NORMAN	Plymouth, Amador County.
DR. O. S. TRIMMER	Pacific Grove, Monterey County.
DR. F. GARCELON	Pomona, Los Angeles County.
DR. W. COPE	Pleasanton, Alameda County.
DR. A. M. STAFFORD	Rocklin, Placer County.
DR. JOHN FIFE	Red Bluff, Tehama County.
DR. S. C. BROWN	Rio Vista, Solano County.
DRS. C. C. SHERMAN and W. B. SAWYER	Riverside, San Bernardino County.
DR. W. BOLTON	Roseville, Placer County.
DR. F. P. MITCHELL	Redding, Shasta County.
DR. C. A. SANBORN	Redlands, San Bernardino County.
DR. H. L. NICHOLS	Sacramento, Sacramento County.
DRS. D. E. BARGER and J. W. KEENEY	San Francisco, San Francisco County.
DR. D. GOCHENAUER	San Diego, San Diego County.
DR. E. C. RHODES	Sisson, Shasta County.
DR. R. F. WINCHESTER	Santa Barbara, Santa Barbara County.
DR. E. H. GOULD	Sonora, Tuolumne County.
DR. R. W. HILL	San Pedro, Los Angeles County.
DR. C. L. ANDERSON	Santa Cruz, Santa Cruz County.
DRS. J. CURNOW and W. SIMPSON	San José, Santa Clara County.
DRS. R. P. SMITH, JR., and H. C. CROWDER	Santa Rosa, Sonoma County.
DR. W. THORNBURG	Santa Maria, Santa Barbara County.
DR. J. R. TULLY	Sierra City, Sierra County.
DR. H. O. BRINK	Soquel, Santa Cruz County.
DR. W. J. G. DAWSON	St. Helena, Napa County.
DR. A. Saxe	Santa Clara, Santa Clara County.
DR. J. W. REYNOLDS	Suisun, Solano County.
DR. J. M. BRICELAND	Shasta, Shasta County.
DR. T. R. GOODSPEED	San Mateo, San Mateo County.
DRS. A. MILLIKEN and J. B. SPALDING	Susanville, Lassen County.
DR. H. J. CRUMPTON	Sausalito, Marin County.
DRS. J. M. LACY and J. G. BAILEY	Santa Ana, Santa Barbara County.
DR. M. F. PATTEN	Santa Paula, Ventura County.
DR. E. C. FOLSOM	Santa Monica, Los Angeles County.
DR. E. E. BROWN	Selma, Fresno County.
DR. MAY GYDISON	Salinas City, Monterey County.
DRS. A. C. COLLINS and A. C. KEATING	San Bernardino, San Bernardino County.
DR. W. W. HAYES, F. O. ROBBINS, H. O.	San Luis Obispo, San Luis Obispo County.

DR. C. A. RUGGLES.....	Stockton, San Joaquin County.
DR. W. CURLESS.....	Truckee, Nevada County.
DR. A. SCHAFER.....	Tehachapi, Kern County.
DR. A. C. WINN.....	Tomales, Marin County.
DR. C. F. TAGGART.....	Tulare, Tulare County.
DR. H. P. TARTAR.....	Tehama, Tehama County.
DR. R. G. REYNOLDS.....	Upper Lake, Lake County.
DR. W. A. KING.....	Ukiah, Mendocino County.
DR. W. D. ANDERSON.....	Vallejo, Solano County.
DRS. T. W. PENDERGRASS and C. E. BERNHARD.....	Visalia, Tulare County.
DR. J. W. STITT.....	Vacaville, Solano County.
DR. A. J. COMSTOCK.....	Ventura, Ventura County.
G. E. NORMAN, H. O.....	Weaverville, Trinity County.
DR. W. D. RODGERS.....	Watsonville, Santa Cruz County.
DR. THOS. ROSS.....	Woodland, Yolo County.
DR. A. W. KIMBALL.....	Williams, Colusa County.
DR. L. MELTON.....	Wheatland, Yuba County.
DR. D. N. MASON.....	Willits, Mendocino County.
DR. L. P. TOOLEY.....	Willows, Colusa County.
DR. C. L. GREGORY and A. E. PAYNE, H. O.....	Yreka, Siskiyou County.

REPORT OF DEATHS

From June 30, 1888, to June 30, 1889, of those dying in the State of California.

DISEASES.	SEXES.				AGES.									NATIVITIES.			
	Total	Male	Female	Unascertained	Under 1 year	1 and under 5 years	5 and under 10 years	10 and under 20 years	20 and under 30 years	30 and under 40 years	40 and under 50 years	50 and under 60 years	60 and under 100 years	Pacific States	Atlantic States	Foreign Countries	Unascertained
I.—ZYMOTIC, OR EPIDEMIC.																	
Cholera	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cholera morbus	17	13	3	3	4	2	0	0	0	0	1	1	4	6	4	4	3
Cholera infantum	233	114	116	8	195	37	0	0	0	0	0	0	1	232	0	0	1
Diarrhoea and dysentery	154	82	66	6	79	22	2	0	11	7	8	9	13	98	15	31	10
Smallpox	11	7	2	2	0	8	0	1	1	3	0	1	1	1	3	5	2
Measles	13	6	7	0	4	15	0	1	0	0	0	0	0	13	0	0	0
Scarlatina	38	24	13	1	5	15	13	2	0	0	0	1	1	35	2	1	0
Diphtheria	343	151	158	34	26	109	93	55	13	2	2	0	1	248	42	15	30
Croup	135	71	53	11	28	71	22	3	1	0	0	0	0	123	3	9	8
Influenza	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Whooping-cough	59	26	32	1	45	12	0	1	0	0	0	0	0	56	1	2	0
Erysipelas	39	25	11	3	6	4	0	2	3	3	7	6	7	1	12	7	2
Fever—Typho-malarial	17	9	8	0	1	0	1	6	5	2	2	0	0	7	3	5	2
Typhoid	352	202	128	22	4	10	28	71	129	37	31	8	12	100	108	111	33
Remittent and intermittent	98	50	40	8	15	9	4	10	21	8	8	5	4	14	39	23	12
Cerebro-spinal	89	43	40	6	24	27	8	7	10	3	3	0	2	5	62	10	7
Alcoholism (direct or remote), including delirium tremens	21	13	7	1	9	0	2	0	2	1	2	2	1	10	6	4	1
II.—CONSTITUTIONAL DISEASES.																	
Hydrocephalus	98	69	19	10	0	0	0	0	12	15	20	14	17	7	31	46	14
Meningitis	15	6	8	1	10	1	0	1	0	1	0	1	0	11	1	1	2
Phthisis pulmonalis	253	136	114	13	80	85	22	14	15	9	8	4	2	184	20	38	11
Marasmus	1,727	1,023	550	154	10	10	25	125	429	357	293	106	104	334	451	744	198
Scrofula	364	188	158	18	282	24	3	4	2	5	6	7	13	254	11	45	54
	2	2	0	0	1	1	0	0	0	0	0	0	0	2	0	0	0

Rheumatism	34	21	12	1	0	0	0	0	4	4	7	6	4	7	2	6	8	19	1
Cancer	329	139	169	21	0	0	0	0	4	13	20	90	87	83	32	18	81	197	33
III.—LOCAL DISEASES.																			
Pneumonia	790	457	266	77	106	69	20	35	74	90	92	163	75	130	93	237	163	316	84
Pleurisy	20	15	5	0	0	1	0	1	1	7	5	4	2	2	1	4	4	11	1
Bronchitis	237	127	89	21	50	39	8	1	5	16	33	33	23	40	22	87	40	87	23
Other diseases of respiratory organs	100	61	44	5	20	10	1	4	11	10	4	9	5	17	14	36	24	32	8
Enteritis	156	79	72	5	97	15	3	9	7	2	5	5	5	5	8	112	15	15	14
Gastritis	53	22	25	6	12	4	1	3	5	2	8	4	9	5	4	18	11	20	4
Gastro-enteritis	42	21	17	4	16	5	0	0	5	2	2	3	3	5	4	21	3	9	9
Peritonitis (non-puerperal)	102	36	62	4	10	2	4	10	11	23	12	13	13	7	10	32	25	30	15
Diseases of the liver	173	99	65	9	4	0	1	3	18	25	42	37	37	30	13	16	51	91	15
Other diseases of stomach and bow- els	124	72	41	11	27	13	8	5	7	17	19	10	10	16	7	48	33	28	15
Bright's disease and nephritis	230	145	75	10	1	5	0	16	23	38	53	46	38	38	10	19	86	106	19
Aneurism	26	21	2	3	0	0	0	0	1	5	3	11	11	2	4	1	6	15	4
Heart diseases	795	456	285	54	8	2	14	25	62	78	127	127	128	279	72	92	247	373	83
Convulsions	238	112	113	13	154	52	8	5	3	2	1	2	2	0	11	210	9	7	12
Other diseases of brain and nervous system	279	170	84	15	39	24	13	16	20	28	23	36	36	68	12	88	81	85	25
IV.—DEVELOPMENTAL DISEASES.																			
Puerperal diseases	73	0	73	0	0	0	0	2	33	28	2	2	1	2	5	18	21	21	13
Old age	205	91	98	16	0	0	0	0	0	0	0	0	0	205	0	12	69	95	29
V.—EXTERNAL CAUSES.																			
Suicide	126	106	18	2	0	0	0	7	40	27	19	9	9	16	8	17	42	52	15
Heat, death from—sunstroke	3	2	1	0	1	0	0	1	1	0	0	0	0	0	0	3	0	0	0
All other causes not classified	2,544	1,527	766	251	277	87	50	113	335	246	316	222	222	454	444	635	641	888	320
Stillbirths	447	150	76	241												447			
Totals	11,204	6,149	3,991	1,064	1,050	776	349	507	1,333	1,126	1,253	2,391	957	1,599	1,147	4,071	2,391	3,607	1,135

REPORT OF DEATHS

From June 30, 1889, to December 31, 1889, of those dying in the State of California.

DISEASES.	SEXES.				AGES.									NATIVITIES.				
	Total	Male	Female	Unascertained	Under 1 year	1 and under 5 years	5 and under 10 years	10 and under 20 years	20 and under 30 years	30 and under 40 years	40 and under 50 years	50 and under 60 years	60 and under 100 years	Unascertained	Pacific States	Atlantic States	Foreign Countries	Unascertained
I.—ZYMOTIC, OR EPIDEMIC.																		
Cholera	1	0	1	0	0	0	0	0	0	0	0	0	1	0	0	0	1	0
Cholera morbus	6	4	2	0	1	0	0	0	1	0	0	2	2	0	1	3	2	0
Cholera infantum	116	39	57	20	102	14	0	0	0	0	0	0	0	0	115	1	0	0
Diarrhoea and dysentery	86	55	29	2	41	17	1	1	5	3	4	6	8	0	63	7	15	1
Smallpox	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Measles	1	0	1	0	1	0	0	0	0	0	0	0	0	0	1	0	0	0
Scarlatina	15	8	7	0	1	8	3	1	1	0	0	0	0	1	13	1	1	1
Diphtheria	127	64	60	3	11	50	41	16	5	2	0	0	0	2	104	11	10	2
Croup	62	32	22	8	14	34	10	1	0	0	0	0	0	3	55	2	1	4
Influenza	1	0	1	0	0	1	0	0	0	0	0	0	0	1	1	0	0	0
Whooping-cough	28	14	14	0	18	7	1	0	1	1	1	0	0	0	25	1	2	0
Erysipelas	19	13	6	0	2	0	1	2	2	3	4	3	0	2	5	4	8	1
Fever—Typho-malarial	11	7	3	1	0	0	1	2	4	2	1	1	0	0	6	4	1	0
Typhoid	228	131	93	4	4	9	13	47	79	36	21	4	7	8	83	52	87	6
Remittent and intermittent	30	12	18	0	4	3	2	3	6	4	1	3	3	3	11	6	9	4
Cerebro-spinal	48	20	26	2	17	7	3	9	8	0	3	1	0	5	35	9	2	2
Syphilis	16	9	6	1	12	1	0	0	0	0	0	0	0	0	13	1	2	0
Alcoholism (direct or remote), including delirium tremens	57	44	11	2	0	0	0	1	4	9	14	9	12	8	4	14	34	5
II.—CONSTITUTIONAL DISEASES.																		
Hydrocephalus	6	2	2	2	4	0	0	0	1	0	0	0	0	1	5	0	0	1
Tubercular meningitis	114	57	55	2	42	26	12	2	7	5	4	4	2	7	80	16	12	6
Phthisis pulmonalis	870	562	292	16	11	6	3	68	231	217	145	91	55	43	221	239	340	70
Marasmus	259	119	138	2	215	17	3	1	4	2	2	3	8	4	236	6	13	5
Scrofula	2	1	1	0	1	0	0	1	0	0	0	0	0	0	2	0	0	0

Rheumatism.....	26	12	10	4	2	1	0	4	6	2	3	4	4	0	5	10	7	4
Cancer.....	184	76	106	2	4	2	1	3	8	23	33	50	57	8	11	54	110	9
III.—LOCAL DISEASES.																		
Pneumonia.....	315	190	116	9	33	34	12	6	36	43	42	39	56	14	96	78	117	24
Pleurisy.....	9	8	1	0	0	0	0	0	3	0	2	1	3	0	2	1	6	0
Bronchitis.....	120	78	42	0	35	10	2	0	1	2	26	14	30	0	49	10	55	6
Other diseases of respiratory organs.....	58	42	10	6	12	7	1	7	6	3	7	7	6	2	21	11	21	5
Enteritis.....	80	47	33	0	50	4	1	2	1	4	1	1	7	0	51	6	21	2
Gastritis.....	28	18	10	0	7	4	1	0	1	5	3	2	5	4	10	2	14	2
Gastro-enteritis.....	19	10	8	1	7	0	0	3	2	4	1	0	0	2	13	2	3	1
Peritonitis (non-puerperal).....	68	33	35	0	5	1	1	6	13	15	8	4	4	11	12	14	29	13
Diseases of the liver.....	79	50	28	1	0	0	0	0	4	9	16	20	26	4	8	21	46	4
Other diseases of stomach and bow- els.....	108	66	39	3	24	8	4	5	11	6	17	16	14	3	41	26	35	6
Bright's disease and nephritis.....	163	116	45	2	1	2	0	4	15	41	23	37	37	3	17	51	86	9
Aneurism.....	16	13	3	0	0	0	0	0	0	1	5	4	5	1	2	4	10	0
Heart disease.....	431	282	135	14	9	1	0	16	31	50	68	85	141	30	43	117	250	21
Convulsions.....	126	67	58	1	76	27	6	5	1	2	1	2	4	2	116	2	8	0
Other diseases of brain and nervous system.....	108	70	33	5	12	8	0	9	2	8	11	16	31	11	32	30	36	10
IV.—DEVELOPMENTAL DISEASES.																		
Puerperal diseases.....	19	0	19	0	0	0	0	2	7	5	4	1	0	0	6	7	4	2
Old age.....	107	64	40	3	0	0	0	0	0	0	0	0	107	0	9	35	47	15
V.—EXTERNAL CAUSES.																		
Suicide.....	82	63	19	0	0	0	2	6	23	18	15	9	5	4	14	25	36	7
Heat, death from—sunstroke.....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
All other causes not classified.....	1,290	796	423	80	173	52	32	51	131	122	125	136	249	228	336	320	447	196
Stillbirths.....	260	9	1	250	954	355	157	284	656	647	614	578	889	414	2,231	1,204	1,928	445
Totals.....	5,808	3,303	2,058	447	954	355	157	284	656	647	614	578	889	414	2,231	1,204	1,928	445

REPORT OF DEATHS

From December 31, 1889, to June 30, 1890, of those dying in the State of California.

DISEASES.	SEXES.			AGES.								NATIVITIES.			
	Total	Male	Female	Unascertained..	Under 1 year....	1 and under 5 years.....	5 and under 10 years.....	10 and under 20 years.....	20 and under 30 years.....	30 and under 40 years.....	40 and under 50 years.....	50 and under 60 years.....	60 and under 100 years.....	Unascertained..	Pacific States...
I.—ZYMOTIC, OR EPIDEMIC.															
Cholera.....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cholera morbus.....	3	1	1	1	0	2	0	0	0	0	0	0	0	1	0
Cholera infantum.....	67	31	31	5	55	11	0	0	0	0	0	0	0	0	0
Diarrhoea and dysentery.....	65	28	33	4	33	14	0	0	0	1	2	8	7	11	0
Smallpox.....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Measles.....	39	17	21	1	16	16	2	2	1	0	0	0	0	1	0
Scarlatina.....	20	8	12	0	11	11	4	3	1	0	0	0	0	3	0
Diphtheria.....	98	48	41	9	49	49	26	8	0	2	1	0	0	20	1
Croup.....	68	29	37	2	16	38	12	0	0	0	0	0	4	6	1
Influenza.....	26	9	7	10	3	9	0	1	2	1	2	2	4	5	0
Whooping-cough.....	22	6	15	1	12	9	0	0	0	0	0	0	3	21	0
Erysipelas.....	9	8	1	0	1	0	0	0	1	2	2	0	0	0	0
Fever—Typho-malarial.....	9	3	4	2	1	0	1	1	1	1	2	0	1	2	0
Typhoid.....	125	71	51	3	0	8	16	26	39	12	8	4	9	3	0
Remittent and intermittent.....	13	5	8	0	1	3	0	0	2	1	2	2	2	0	0
Cerebro-spinal.....	55	34	17	4	14	14	7	6	6	0	1	0	1	5	0
Syphilis.....	6	5	1	0	2	2	0	0	0	0	1	0	0	0	0
Alcoholism (direct or remote), including delirium tremens.....	55	44	9	2	0	0	0	0	3	7	18	9	16	2	4
II.—CONSTITUTIONAL DISEASES.															
Hydrocephalus.....	11	6	4	1	7	2	0	1	0	0	0	0	0	1	0
Tubercular meningitis.....	147	90	52	5	39	58	19	6	6	7	7	2	1	10	0
Phthisis pulmonalis.....	1,272	842	405	25	13	13	12	106	421	286	185	103	88	120	14
Marasmus.....	223	108	115	0	180	11	1	1	1	3	2	4	19	50	60
Scrofula.....	2	2	0	0	0	1	0	0	0	0	1	0	0	1	0

Rheumatism	22	8	11	3	0	0	0	1	3	2	0	5	4	4	3	9	7	3
Cancer	208	96	104	8	0	0	0	1	0	11	14	46	55	74	8	77	114	9
III.—LOCAL DISEASES.																		
Pneumonia	809	496	293	20	143	117	16	1	20	99	88	90	75	134	28	313	179	33
Pleurisy	10	6	4	0	0	0	1	1	1	1	0	1	2	4	0	1	4	1
Bronchitis	267	145	111	11	84	46	2	2	5	12	7	26	20	59	7	145	34	10
Other diseases of respiratory organs	96	59	32	5	26	4	1	3	8	7	11	10	10	19	7	37	18	5
Enteritis	85	46	38	1	52	7	4	2	2	5	3	4	2	5	1	64	6	1
Gastritis	30	18	12	0	6	2	2	1	0	0	2	3	4	10	0	12	5	0
Gastro-enteritis	9	7	2	0	5	1	0	0	0	0	1	0	0	1	1	0	3	0
Peritonitis (non-puerperal)	79	39	40	0	1	7	1	6	19	19	13	7	13	31	0	30	21	0
Diseases of the liver	59	56	42	1	3	1	0	0	5	27	13	27	19	31	0	28	59	3
Other diseases of stomach and bow- els	66	31	35	0	18	4	1	2	8	9	3	9	4	16	1	29	16	1
Bright's disease and nephritis	179	120	56	3	4	2	2	7	10	27	27	40	26	53	5	28	47	9
Aneurism	19	16	2	1	1	0	0	0	0	1	2	4	7	4	0	1	6	0
Heart disease	540	338	182	20	10	4	2	15	38	41	104	104	104	199	23	59	169	15
Convulsions	155	85	65	5	103	32	9	3	0	2	2	1	0	0	5	138	6	5
Other diseases of brain and nervous system	159	107	48	4	21	9	5	5	11	20	11	20	26	50	1	39	51	13
IV.—DEVELOPMENTAL DISEASES.																		
Puerperal diseases	34	0	34	0	0	0	1	2	18	12	0	0	0	0	1	16	9	1
Old age	157	85	64	8	0	0	0	0	0	0	0	0	0	157	0	10	44	11
V.—EXTERNAL CAUSES.																		
Suicide	94	71	20	3	0	0	0	0	1	23	21	24	12	8	5	8	29	8
Heat, death from—sunstroke	1	1	0	0	0	0	0	0	0	0	0	1	0	0	0	0	1	0
All other causes not classified	1,533	923	541	69	170	58	32	69	155	162	162	215	160	346	166	445	588	89
Stillbirths	240	26	13	201	58	55	181	315	915	753	873	672	1,336	342	240	1,644	2,582	305
Totals	7,226	4,174	2,614	438	1,044	555	181	315	915	753	873	672	1,336	342	2,695	1,644	2,582	305

TABLE No. 1.

Number of Deaths, arranged according to Sexes, Months, and Ages, from June 30, 1888, to June 30, 1889.

LOCALITIES	SEXES			MONTHS												AGES												Number of Deaths by	Names of Correspondents
	Total	Male	Female	July	August	September	October	November	December	January	February	March	April	May	June	Under 1 year	1 to 5 years	5 to 10 years	10 to 15 years	15 to 20 years	20 to 25 years	25 to 30 years	30 to 35 years	35 to 40 years	40 to 45 years	45 to 50 years			
Alhambra	16	9	7	1	1	3	3	3	3	3	3	3	3	3	3	0	0	0	0	0	0	0	0	0	0	0	Dr. J. M. Forrest.		
Alhambra	39	41	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. J. T. McLean.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. J. H. Hurd.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. Albert Touch.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. E. S. Baker.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. R. F. Rooney.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. J. C. Rogers.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. W. Gray.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. W. R. Payne.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. W. R. Leachland.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. D. Walker.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. L. C. Crossman.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. A. R. Rhea.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. A. M. Brown.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. J. R. Gregory.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. M. F. Price.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. J. O. Smith.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. H. S. Miner.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. R. Woodbridge.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. Wm. King.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. A. Trafton.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. W. E. Bates.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. A. A. Jump.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. W. A. Brown.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. E. W. Bahr.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. J. A. McKee.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. E. E. Ellis.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. Paul Brady.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. H. I. Raymond.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. Lewis Leach.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. W. C. Jones.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. C. A. E. Herrell.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. J. R. Todd.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. J. Davidson.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. S. B. Coffman.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. J. R. Tishler.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. H. R. Schuler.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. A. L. Adams.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. J. N. Metzman.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. J. H. Lowe.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. S. S. Fouts.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. W. S. Taylor.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. J. Carpenter.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. M. A. Mang.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. M. M. Lovell.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. F. W. Knowles.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. W. C. Gahan.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. J. W. Reese.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. David Powell.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. J. W. Milliken.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. E. S. O'Brien.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. W. J. Kearney.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. M. R. Budo.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. M. Schmal.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. R. V. Armstrong.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. Fred. Hutchins.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. D. L. Cross.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. W. L. Stratton.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. H. M. McCallister.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. J. R. H. Patten.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. W. J. Q. Wren.		
Alhambra	11	11	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	Dr. Crank and Barclay.		
Alhambra	11	11	11																										



TABLE No.

Number of Deaths, arranged according to Sexes, Months, and Ages, from December 31, 1889, to June 30, 1890.

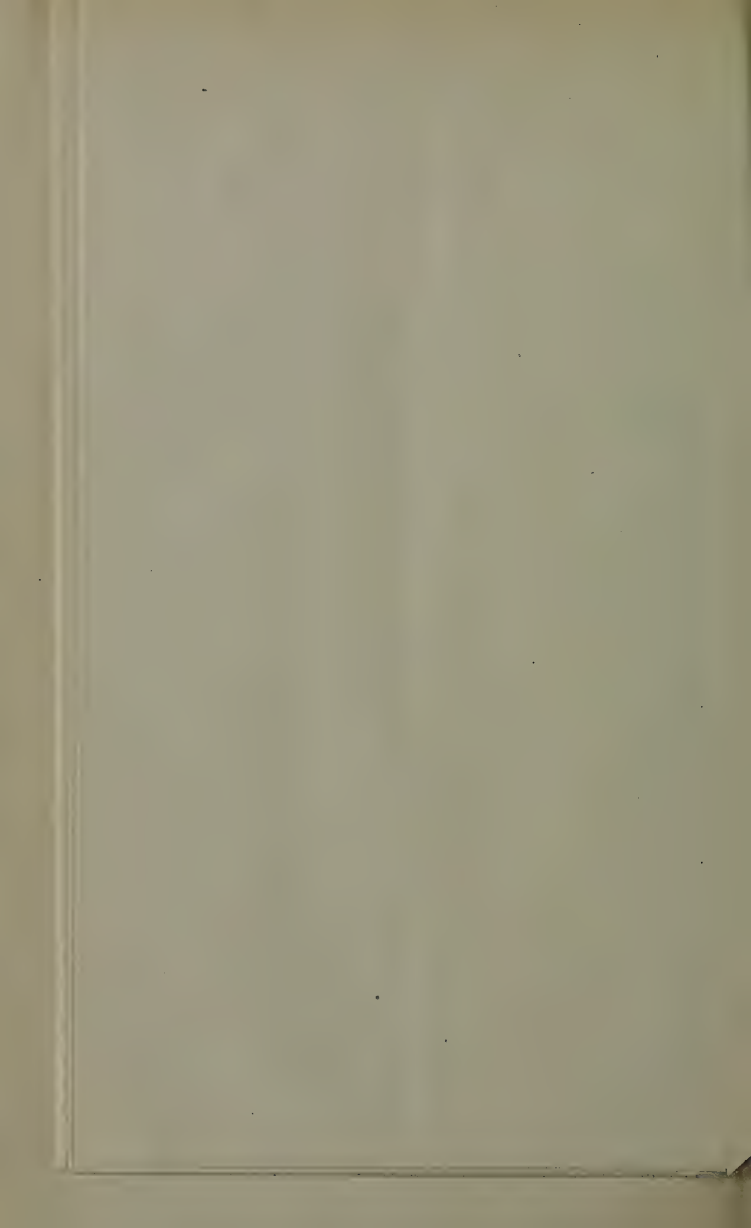


TABLE No. 4.

Number of Deaths from all Causes, with the Sexes, Months, Ages, and Nativities, from June 30, 1883, to June 30, 1889.

DISEASES.	SEXES.			MONTHS.												AGES.												NATIVITIES.					
	Total.	Male.	Female.	Unrecorded.	July.	August.	September.	October.	November.	December.	January.	February.	March.	April.	May.	June.	Under year.	1 to 5 years.	5 to 10 years.	10 to 20 years.	20 to 30 years.	30 to 40 years.	40 to 50 years.	50 to 60 years.	60 to 70 years.	Unrecorded.	Pacific States.	Atlantic States.	Foreign.	Unrecorded.			
I.—ZYMOTIC, OR EPIDEMIC.																																	
Cholera morbus	17	13	3	1	2	5	1	3	1	0	0	0	1	0	1	3	4	2	0	0	0	0	1	1	0	4	5	6	4	4	3		
Cholera infantum	233	114	116	3	49	30	33	32	15	3	5	0	0	4	5	2	0	0	0	0	0	0	0	0	0	0	232	16	81	1	10		
Diarrhoea and dysentery	154	82	66	6	14	11	20	21	9	3	7	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13	1	3	0	0		
Measles	11	7	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Diphtheria	943	151	158	34	24	28	21	31	54	37	21	32	23	19	25	28	26	109	93	55	13	22	2	2	0	0	42	248	42	15	38	0	
Croup	185	71	53	11	8	10	14	15	12	22	17	10	7	4	6	8	6	28	71	22	3	1	0	0	0	0	10	123	3	19	0	0	
Scarlatina	38	24	13	1	4	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	35	2	1	0	0	
Whooping-cough	59	26	32	1	7	6	7	0	4	1	7	4	4	4	8	11	3	45	12	0	1	0	0	0	0	0	1	66	1	2	0	0	
Erysipelas	39	25	11	3	2	4	2	2	1	3	2	1	7	4	2	4	6	4	0	2	2	3	3	7	6	0	1	12	7	18	2	2	
Fever—Typho-malarial	17	9	8	0	1	1	2	2	1	1	1	7	4	4	4	2	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Typhoid	352	202	128	22	27	27	45	37	33	38	29	21	18	27	21	29	4	10	28	71	129	37	31	8	12	22	100	108	111	33	0	0	
Malarial	98	50	40	8	9	15	17	14	14	11	8	1	0	3	5	1	15	9	4	10	21	8	8	5	4	14	39	23	24	12	0	0	
Cerebro-spinal	89	43	40	6	1	1	9	3	11	8	12	14	4	5	14	6	24	27	8	7	10	3	3	0	5	5	02	10	7	14	0	0	
Syphilis	21	13	7	1	1	1	2	0	1	0	2	3	1	3	1	3	5	9	0	2	1	2	2	2	2	0	10	6	4	1	0	0	
Alcoholism	98	69	19	10	4	12	9	11	11	11	10	2	7	1	6	6	0	0	0	12	15	20	14	17	20	7	31	46	14	14	0	0	
II.—CONSTITUTIONAL.																																	
Hydrocephalus	16	6	8	1	0	0	0	2	1	2	1	1	3	3	1	1	10	1	0	1	0	0	1	0	0	0	1	11	1	1	2	0	
Meningitis	253	126	114	13	25	25	23	12	17	15	16	24	27	29	29	29	11	80	86	22	14	15	0	8	4	2	14	184	20	38	11	0	
Phthisis pulmonalis	1,727	1,023	550	154	130	116	116	147	156	147	163	164	163	142	152	141	10	10	25	125	429	357	233	196	104	208	354	451	744	198	0	0	
Marasmus	364	188	158	18	32	31	28	37	41	15	20	19	22	40	35	44	282	24	3	4	2	5	6	7	13	18	294	11	45	64	0	0	
Scrofula	2	2	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	0	0	0	
Rheumatism	34	21	12	1	2	2	2	2	1	3	6	4	4	2	1	5	0	0	0	4	4	7	6	4	7	2	6	8	19	1	0	0	
Cancer	329	139	109	21	36	23	22	20	24	22	31	26	25	33	26	41	0	0	4	13	20	50	87	83	32	16	81	107	33	84	0	0	
III.—LOCAL DISEASES.																																	
Pneumonia	790	467	256	77	41	41	36	49	117	92	102	97	75	46	56	38	106	69	20	35	74	90	92	75	138	93	237	153	316	64	0	0	
Pleurisy	9	5	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	7	5	2	0	1	4	4	11	1	0	
Bronchitis	337	127	89	21	16	14	14	16	23	29	34	22	19	21	11	18	50	39	8	1	5	16	33	23	40	22	87	40	87	23	0	0	
Other diseases of respiratory organs	100	61	44	5	2	9	6	9	12	10	11	4	7	6	10	14	20	10	1	4	11	10	4	9	17	14	36	24	32	8	0	0	
Enteritis	156	79	72	5	11	11	16	18	10	8	7	7	18	15	9	15	15	8	15	8	7	7	3	5	12	15	112	15	15	0	0	0	
Gastritis	83	22	25	6	9	3	7	2	7	5	3	4	2	5	3	4	2	5	0	1	3	5	2	8	9	5	4	21	11	20	4	0	0
Gastro-enteritis	42	21	17	4	0	2	2	4	1	9	6	3	3	2	7	3	16	5	0	0	5	2	2	3	5	4	21	3	9	9	0	0	
Peritonitis (non-puerperal)	102	36	62	4	12	7	7	5	10	10	2	2	6	9	13	11	10	2	4	10	11	23	12	13	7	10	32	25	30	15	0	0	
Diseases of the liver	173	99	65	9	11	19	16	14	16	12	19	9	18	11	17	4	0	1	9	3	18	25	42	37	30	13	16	61	91	16	0	0	
Other diseases of stomach and bowels	124	72	41	11	6	10	7	21	23	10	1	10	10	7	16	3	27	13	3	5	7	17	19	10	16	7	48	33	28	15	0	0	
Bright's disease, and nephritis	230	145	75	10	13	20	13	8	19	10	28	21	28	28	21	23	1	5	0	16	23	38	53	40	38	10	19	86	106	19	0	0	
Aneurism	26	21	5	3	5	0	5	0	2	0	2	2	2	2	0	3	4	0	0	0	0	0	0	0	0	0	1	6	3	4	0	0	
Heart diseases	735	456	285	54	62	50	58	67	71	67	71	61	83	70	88	64	8	2	14	25	62	78	127	128	279	72	92	247	373	83	0	0	
Convulsions	238	112	113	13	22	18	19	16	29	15	21	15	22	22	19	20	164	52	8	5	3	2	1	2	0	11	210	9	7	12	0	0	
Diseases of brain and nervous system	279	170	94	15	21	9	16	34	48	22	24	27	15	15	21	27	39	24	13	16	20	28	23	36	68	12	88	81	85	25	0	0	
IV.—DEVELOPMENTAL DISEASES.																																	
Puerperal diseases	73	0	73	0	9	4	6	7	8	5	4	15	7	14	11	15	10	0	0	0	2	33	0	2	0	0	18	21	21	26	13	0	0
Old age	205	91	98	16	14	12	21	19	29	19	22	17	4	11	3	12	0	0	0	0	0	0	0	0	0	0	205	0	0	0	0	0	0
V.—EXTERNAL CAUSES.																																	
Suicide	136	106	18	2	10	10	8	15	11	6	12	6	13	12	11	12	0	0	0	7	40	27	10	9	16	8	17	42	52	15	0	0	
Sunstroke	3	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0	0	0	0	3	0	0	0	0	0	
All other causes not classified	2,544	1,527	766	251	162	214	228	246	230	250	203	203	230	213	182	183	277	87	50	113	335	246	316	222	454	444	685	641	888	320	0	0	
Stillbirths	447	130	76	241	0	36	34	52	61	31	23	49	42	38	38	38	47	0	0	0	0	0	0	0	0	0	447	0	0	0	0	0	0
Totals	11,204	6,149	3,991	1,064	790	841	897	994	1,125	983	979	888	955	893	938	901	1,650	778	349	567	1,333	1,126	1,253	957	1,589	1,147	4,071	2,391	3,607	1,135	0	0	0

TABLE No. 5.

Number of Deaths from all Causes, with the Sexes, Months, Ages, and Nativities, from June 30, 1889, to December 31, 1889.

DISEASES.	SEXES.			MONTHS.												AGES.										NATIVITIES.					
	Total	Male	Female	Unspecified	July	August	September	October	November	December	Under 1 year	1 to 5 years	5 to 10 years	10 to 20 years	20 to 30 years	30 to 40 years	40 to 50 years	50 to 60 years	60 to 70 years	70 to 80 years	80 to 90 years	Unspecified	Pacific States	Atlantic States	Foreign	Unspecified					
I.—ZYMOTIC, OR EPIDEMIC.																															
Cholera	1	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1	0	0	0	1	0	0	1	2	0	0		
Cholera morbus	6	4	2	0	4	1	0	1	0	0	0	0	0	0	0	0	0	0	2	1	2	0	0	0	1	3	0	0	0		
Cholera infantum	116	39	57	20	21	11	26	34	16	8	102	14	0	0	0	0	0	0	0	0	0	0	0	115	1	0	0	1	0		
Diarrhoea and dysentery	86	55	29	2	14	7	20	18	14	13	41	17	0	1	1	1	5	3	4	6	8	0	0	63	0	7	0	15	0		
Smallpox	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Measles	1	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0		
Scarlatina	15	8	7	0	1	2	3	4	4	1	1	8	3	1	1	1	1	0	0	0	0	0	1	13	1	1	1	10	2		
Diphtheria	127	64	60	3	16	5	12	8	18	16	14	34	10	1	0	3	16	5	2	0	0	0	0	104	11	10	2	1	0		
Croup	62	32	22	8	3	5	12	8	3	10	14	34	10	1	0	0	0	0	0	0	0	0	0	3	55	2	1	4	4		
Influenza	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0		
Whooping-cough	28	14	14	0	5	10	1	3	6	3	18	7	0	0	0	0	1	1	0	0	0	0	0	25	1	1	2	2	0		
Erysipelas	19	13	6	0	2	2	1	6	5	3	2	0	1	2	2	3	4	3	0	0	0	0	0	2	5	4	1	8	9		
Fever—Typho-malarial	11	7	3	1	4	0	1	1	3	2	0	1	1	12	4	2	1	1	1	0	0	0	0	4	6	1	0	0	0		
Typhoid	228	131	93	4	29	24	28	61	45	41	4	9	13	47	79	36	21	4	7	8	83	52	87	6	6	6	6	6	6		
Remittent and intermittent	30	12	18	0	4	6	10	5	2	3	2	3	2	3	8	4	1	3	3	3	11	6	9	4	2	2	2	2	2		
Cerebro-spinal	48	20	28	2	12	3	11	8	6	8	17	7	3	2	3	0	3	1	0	0	0	0	0	13	1	2	0	0	0		
Syphilis	16	9	6	1	2	1	3	5	2	3	12	1	0	0	0	0	0	0	0	0	0	0	0	13	1	2	0	0	0		
Alcoholism	57	44	11	2	22	7	10	11	2	5	0	0	0	1	4	9	14	9	12	8	4	14	34	5	5	5	5	5	5	5	
II.—CONSTITUTIONAL DISEASES.																															
Hydrocephalus	6	2	2	2	0	0	1	1	3	1	4	0	0	0	0	0	0	0	0	0	0	0	1	5	0	0	0	0	0		
Meningitis	114	57	55	2	9	24	22	26	22	17	42	28	12	2	0	1	7	5	4	0	7	3	0	7	5	0	0	1	0		
Tuberculosis pulmonalis	870	562	212	16	128	139	115	149	162	177	11	6	3	28	231	217	145	0	71	55	43	221	239	340	70	70	70	70	70	70	
Marasmus	259	119	138	2	48	38	46	48	42	35	215	17	3	1	4	2	2	3	8	4	236	5	13	5	13	5	13	5	13	5	
Scrofula	2	1	1	0	2	0	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	0	0	2	0	0	0	0	0		
Rheumatism	26	12	10	4	4	6	1	5	2	7	2	1	5	4	6	2	3	4	4	0	0	0	0	1	5	10	7	4	0	0	
Cancer	184	76	106	2	21	18	33	47	30	35	0	1	1	3	8	23	33	50	57	8	11	54	110	9	9	9	9	9	9	9	
III.—LOCAL DISEASES.																															
Pneumonia	315	190	116	9	40	37	42	51	65	80	33	34	12	6	36	43	42	39	56	14	96	78	117	24	24	24	24	24	24	24	
Pleurisy	9	8	1	0	0	2	3	1	0	3	0	0	0	0	3	0	2	1	3	0	2	1	6	0	0	0	0	0	0	0	
Bronchitis	120	78	42	0	9	10	14	19	29	39	35	10	2	0	0	1	2	26	14	30	0	49	10	55	6	6	6	6	6	6	
Other diseases of respiratory organs	58	42	10	6	12	4	8	12	12	10	12	7	1	7	6	3	7	7	6	2	21	11	21	5	5	5	5	5	5	5	
Enteritis	40	47	33	0	13	12	13	18	13	11	60	0	0	1	2	1	4	1	0	0	0	0	0	0	0	0	0	0	0	0	
Gastritis	28	18	10	0	4	0	2	7	8	7	7	0	1	0	1	6	3	2	5	3	2	5	4	10	2	14	2	14	2	14	
Gastro-enteritis	19	10	8	1	4	0	3	9	2	1	7	0	0	3	2	4	1	0	0	0	0	0	0	2	13	2	3	1	1	1	
Peritonitis (non-puerperal)	68	33	35	0	14	11	20	3	15	5	4	1	6	13	15	8	4	11	12	14	29	13	13	13	13	13	13	13	13	13	
Diseases of the liver	79	50	28	1	14	6	13	16	15	16	0	0	0	0	4	9	16	20	26	4	8	21	46	4	4	4	4	4	4	4	
Other diseases of stomach and bowels	108	66	39	3	20	13	14	14	27	20	24	8	4	5	11	6	17	16	14	3	41	26	35	6	6	6	6	6	6	6	
Bright's disease and nephritis	163	116	46	2	21	26	23	31	36	27	1	2	0	1	15	41	23	37	37	3	17	51	80	9	9	9	9	9	9	9	
Anæmia	16	13	3	0	3	4	3	0	6	0	0	0	0	0	0	1	5	4	5	1	2	4	10	0	0	0	0	0	0	0	
Heart disease	431	282	135	14	80	67	74	71	71	68	9	1	0	16	31	50	68	85	141	30	43	117	250	21	21	21	21	21	21	21	
Convulsions	126	67	58	3	14	26	20	24	16	26	76	27	6	5	1	2	3	4	2	116	2	8	0	0	0	0	0	0	0	0	
Other diseases of brain and nervous system	108	70	33	5	22	10	11	22	22	21	12	8	0	9	2	8	11	16	31	11	32	30	36	10	10	10	10	10	10	10	
IV.—DEVELOPMENTAL DISEASES.																															
Puerperal diseases	109	0	10	0	4	1	2	4	6	2	0	0	0	0	2	7	6	4	0	1	0	0	0	0	7	4	2	2	2	2	
Old age	197	64	40	3	18	11	19	13	22	24	0	0	0	0	0	0	0	0	107	0	9	35	47	16	16	16	16	16	16	16	
V.—EXTERNAL CAUSES.																															
Suicide	82	63	19	0	13	15	15	10	20	9	0	0	2	6	23	18	15	9	5	4	14	25	36	7	7	7	7	7	7	7	
Stroke	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
All other causes not classified.	1,299	790	423	80	249	210	219	255	179	187	173	52	32	51	131	122	125	136	249	228	336	820	447	196	196	196	196	196	196	196	196
Stillbirths	340	9	1	250	40	46	42	40	47	45																					
Totals.	5,808	3,303	2,608	447	946	837	923	1,074	1,026	1,001	964	355	157	284	656	647	614	578	889	414	2,231	1,204	1,928	445	445	445	445	445	445	445	



TABLE No. 6.

Number of Deaths from all Causes, with the Sexes, Months, Ages, and Nationalities, from December 31, 1889, to June 30, 1890.

DISEASES.	SEXES.			MONTHS.							AGES.										NATIONALITIES.				
	Total.	Male.	Female.	Unascertained.	January.	February.	March.	April.	May.	June.	Under 1 year.	1 to 5 years.	5 to 10 years.	10 to 20 years.	20 to 30 years.	30 to 40 years.	40 to 50 years.	50 to 60 years.	60 to 70 years.	Unascertained.	Pacific States.	Atlantic States.	Foreign.	Unascertained.	
I.—ZYMOTIC, OR EPIDEMIC.																									
Cholera	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cholera morbus	2	1	1	1	1	0	0	0	0	2	0	2	0	0	0	0	0	0	0	0	0	0	2	0	0
Cholera infantum	67	31	31	1	3	5	0	2	7	50	55	11	0	0	0	0	0	0	0	1	65	2	0	0	
Diarrhoea and dysentery	65	28	33	4	10	5	8	6	19	17	33	14	0	0	0	6	1	2	3	7	0	46	8	11	
Smallpox	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Measles	39	17	21	1	5	3	6	14	6	5	16	16	2	2	2	1	0	0	0	0	2	36	1	0	
Scarlatina	20	8	12	0	7	1	1	1	3	5	1	11	4	3	1	0	0	0	0	0	0	14	3	3	
Diphtheria	98	48	41	9	21	9	13	17	12	26	19	40	26	8	8	0	2	2	1	0	3	69	7	20	
Croup	68	29	37	2	10	9	14	11	8	9	16	38	12	0	0	1	0	0	0	0	3	63	2	1	
Influenza	26	9	7	10	8	5	8	5	0	0	3	0	0	0	1	2	1	2	2	4	11	5	7	4	
Whooping-cough	22	6	15	1	1	7	5	3	3	3	12	9	0	0	0	0	0	0	0	0	1	21	0	0	
Erysipelas	9	3	4	2	2	1	0	0	1	2	1	1	0	0	1	1	1	2	0	1	5	2	0	0	
Fever—Typho-malarial	9	3	4	2	2	1	0	0	1	5	1	0	0	1	1	1	1	2	0	1	5	2	0	0	
Typhoid	125	71	51	3	30	21	23	19	14	18	0	8	16	28	29	12	8	4	9	3	54	38	29	4	
Remittent and intermittent	13	5	8	0	5	1	3	1	1	2	1	3	0	0	2	2	1	1	2	0	5	1	7	4	
Cerebro-spinal	55	34	17	4	10	4	12	9	6	14	14	7	5	6	0	0	0	0	0	3	36	7	4		
Syphilis	6	5	1	0	2	0	0	1	3	0	2	2	0	0	0	0	1	0	1	0	4	0	2	0	
Alcoholism	55	44	9	2	20	8	4	9	8	6	0	0	0	0	3	7	18	9	16	2	4	17	33	1	
II.—CONSTITUTIONAL DISEASES.																									
Hydrocephalus	11	6	4	1	1	6	0	1	0	3	7	2	0	0	1	0	0	0	0	1	10	0	0	1	
Meningitis	147	90	52	5	21	21	32	7	31	35	39	58	19	6	0	0	0	2	1	2	120	12	14	1	
Phtisis pulmonalis	1,272	842	405	25	288	352	229	170	179	154	7	13	12	106	421	286	183	154	88	56	300	361	551	89	
Mamaria	223	108	115	0	49	32	27	46	32	37	180	11	1	1	1	8	2	4	19	1	102	6	25	0	
Serofula	2	2	0	0	0	2	0	0	0	0	0	1	0	0	0	0	1	0	0	0	1	1	0	0	
Rheumatism	22	8	11	3	4	2	4	1	5	6	0	0	0	1	3	2	0	5	4	4	3	3	9	7	
Cancer	208	96	104	8	35	28	41	30	49	25	0	0	1	0	11	14	46	55	74	7	8	77	114	9	
III.—LOCAL DISEASES.																									
Pneumonia	809	496	293	20	234	160	144	95	109	67	143	117	16	29	99	83	90	75	134	23	313	179	284	33	
Pleurisy	10	6	4	0	5	1	0	2	1	1	0	0	1	1	1	0	1	2	4	0	1	4	4	1	
Bronchitis	267	145	111	11	57	38	46	45	48	33	84	45	2	5	12	7	26	20	59	7	145	34	78	10	
Diseases of respiratory organs	96	59	32	5	29	12	13	14	16	12	26	4	1	3	8	7	11	10	19	7	37	18	36	5	
Entoritis	85	46	38	1	7	14	11	13	14	24	52	7	0	4	2	1	1	3	5	1	64	6	14	1	
Gastritis	30	18	12	0	8	8	2	4	5	3	6	2	2	1	0	2	3	4	10	0	12	5	13	0	
Gastro-enteritis	9	7	2	0	0	2	0	0	4	3	5	1	0	0	0	1	0	0	1	1	6	0	3	0	
Peritonitis (non-puerperal)	79	39	40	0	11	17	13	13	16	10	1	7	1	6	19	19	7	13	5	0	30	21	28	0	
Diseases of the liver	99	56	42	1	19	15	17	13	19	16	3	1	0	0	5	13	27	19	31	9	28	59	3	0	
Diseases of stomach and bowels	66	31	35	0	7	9	10	18	8	14	18	4	1	2	8	8	9	4	16	1	20	16	20	1	
Bright's disease and nephritis	179	120	56	3	33	31	40	18	28	29	4	2	2	7	10	27	40	26	56	5	28	47	95	9	
Anæmia	2	1	0	0	1	4	6	0	3	1	0	0	0	0	1	2	4	7	1	0	1	5	12	0	
Heart disease	540	338	182	20	100	82	104	83	91	80	10	4	2	15	38	41	104	104	199	23	59	169	297	16	
Convulsions	155	85	65	5	31	20	26	21	30	27	103	32	9	3	0	2	1	0	5	1	138	6	6	5	
Other diseases of brain and nervous system	159	107	48	4	22	22	25	29	35	26	21	9	5	5	11	11	20	26	50	1	39	51	66	13	
IV.—DEVELOPMENTAL DISEASES.																									
Puerperal diseases	34	0	34	0	3	10	4	5	7	5	0	0	1	2	18	12	0	0	0	1	16	9	8	1	
Old age	157	85	64	8	32	30	27	32	19	17	0	0	0	0	0	0	0	0	157	0	10	44	92	11	
V.—EXTERNAL CAUSES.																									
Spicide	94	71	20	3	18	15	15	15	10	21	0	0	0	1	23	21	24	12	8	5	8	29	49	8	
Heat—sunstroke	1	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0	1	0	0	0	0	0	1	0	
All other causes not classified	1,533	923	541	69	277	240	248	265	253	250	170	58	32	69	155	162	215	160	346	166	445	411	588	89	
Stillbirths	240	26	13	201	52	35	44	25	51	13										240					
Totals	7,226	4,174	2,614	438	1,492	1,191	1,220	1,094	1,155	1,074	1,044	555	181	315	915	753	873	672	1,336	342	2,805	1,644	2,682	306	

APPENDIX.

The Board of Health, while generally approving the papers presented in this report, is not responsible for the particular sentiments expressed.

BOARD OF HEALTH.

LEPROSY;

ITS EXTENT AND CONTROL, ORIGIN, AND GEOGRAPHICAL DISTRIBUTION.

By H. S. ORME, M.D., President State Board of Health.

The origin of leprosy, like the source of other specific maladies, is totally unknown. In its present form it has certainly prevailed for thousands of years—long anterior to the dawn of authentic history. The earliest description of the disease was written by the Hindoo Atreya, who is supposed to have lived two thousand years before Christ, but it is so vague and the symptoms so variable, that he may have included several different affections under the common term *Kushta*, as he attributed most of the morbid appearances to *wind*. Whatever this may mean, it is evident that both cause and symptoms were then very imperfectly understood. The same vagueness is found in the description of *tsaraath* by Moses in Leviticus, and the fact that both considered certain forms curable, indicates that several distinct pathological conditions were included under one term. Moses probably made no distinction between true leprosy and certain macular and scaly eruptions, since the weekly inspection of suspected cases would have no significance in leprosy, and the ceremonial observances of cleansing would be useless in this affection. All this is not strange when we consider that medical writers, until nearly the middle of the present century, made no clear distinction between typhus and typhoid fevers; and that, until the middle of the eighteenth century, both measles and scarlatina were included under the common term *morbilli*; while the Arabian physicians some centuries earlier, classed smallpox in the same category with the other two. We shall see later on that some individuals of our day regard leprosy and syphilis as variations of the same disease.

It is probable that leprosy, as we now understand it, has not been absent from the most ancient seats of civilization—China, India, and Egypt—since some undefinable period in the childhood of our race. Whether in those countries it was more or less prevalent in remote ages than now, can only be conjectured; but its history in Europe during the Christian era is so well known that we are certain of its general ravages from the twelfth to the fifteenth centuries, when it is estimated that there were as many as one thousand nine hundred lazarettoes devoted to the treatment of lepers at one time in the various countries of Europe. These establishments were instituted in France in the eighth century; in Ireland, about the middle of the ninth; in Spain, at the beginning of the eleventh; in England, during the eleventh; in Scotland and the Netherlands during the twelfth, and in the following century in Norway. There is evidence of civil regulation touching lepers in Lombardy as early as the year 643, and in France in 757. The Church Council at Orleans in 549 imposed the care of lepers on the Gallic bishops, and this was confirmed by the one held at Lyons in 583. Dr. Erasmus Wilson avers that it had reached England in the

sixth century. It seems strange that leper hospitals should not have been established there for four centuries.

Since the beginning of the sixteenth century it has declined, and at the present time has mostly disappeared in that part of the world. Its introduction to Europe has been variously attributed to the arrival of the Roman Legions from eastern conquests, and the return of the Crusaders in the eleventh and twelfth centuries. It is more than probable that leprosy had gained a foothold before the Christian era, and that the returning Crusaders introduced it afresh and spread it over the land. The world's medical history during the intervening ages is exceedingly scanty and vague.

At the present time it lingers in some parts of Europe far separated from each other, and nowhere in threatening proportion. In Spain, in a lazaretto at Granada, there were fifty-three cases in 1860. Within the present decade there has been a much smaller number in a lazaretto at Barcelona. There are no legal restrictions on lepers in Spain, but it is probable that social ostracism, here, as in most parts of the world, drives them as outcasts into seclusion, and it is also probable that many small groups of lepers remain undiscovered or unmentioned in various obscure communities.*

In the British Medical Journal for January 12, 1889, is an account by Dr. Zuriaga, of the introduction of leprosy to the village of Porcent, province of Alicante, by a young man who came from a neighboring town in 1849 or 1850. In the family where he took up his residence, he ate, drank, and slept with another young man, who is said to have shown signs of leprosy within a year. Several relations of the latter became lepers within a few years, and the disease gradually spread to other families. Those who feared and avoided the lepers escaped. The writer states, since 1850, there have been about sixty cases in this little village, of which forty-five have already been fatal. There was no other known means of accounting for the outbreak, except the arrival and settlement of the first case in the community. It is much to be regretted that Dr. Zuriaga failed to trace the matter further back.

In the island of Samos, which has a population of forty-two thousand, there are forty-three registered lepers, but many others are known; only those in an advanced stage are isolated. The Prince of Samos has lately provided an asylum, where he proposes to gather all the lepers of the island. Fifteen are now in a monastery, where two hundred have died since 1835. The inhabitants are an uncleanly people. "The Samians consider leprosy as contagious; still the leper may go about freely and exercise the calling of a volunteer or porter in the sight and knowledge of all men, until some day he is brutally expelled to the mountains and abandoned to his fate, unless received into a monastery, where the monks accommodate them in huts a little removed from the convent." (U. S. Mar. Hop. Weekly Abstract, Dec. 20, 1889.) Leprosy also exists in Cyprus and probably in other Greek islands.

Dr. Dujardin-Baumetz estimates three thousand lepers in Constantinople—some in hospitals, others at large. Palestine is supposed to have about six hundred lepers. According to Dr. Max Sandreczki, of Jeru-

* Sir Morell Mackenzie, in a recent article on "The Dreadful Revival of Leprosy," sounds a loud warning note, and declares that unless prompt measures are taken, we have every prospect of seeing a great spread of this fell disease through the countries which are to-day comparatively free. The contagiousness of leprosy he considers beyond question.—*Ind. Med. Jour.*

salem, the Moravian brothers have a hospital there, where they desire to receive all the lepers in Palestine, but the Turkish Government fails to sustain this purpose by enforced isolation. The extent of leprosy throughout the Turkish dominions must obviously be conjectural. The same is true of Greece, southern Russia, Italy, Portugal, and Iceland, in all of which countries it is believed to have limited existence. The absence of special health authorities accounts for want of precise information on the subject.

LEPROSY IN NORWAY.

In Norway, more than in any other European country, leprosy has recently been a subject of serious attention. In 1856, an attempt was made to enumerate the lepers, and to isolate the worst cases in asylums, for a scientific study of the disease and different methods of treatment. Of these, there are said to be three at Bergen, one at Moldi, and one at Drontheim. Owing to defect of legislation, the enumeration has never been complete nor isolation compulsory. Out of a population of one million five hundred thousand in 1856, it is probable that there were about three thousand lepers. Of those known, only 8 per cent were collected in hospitals during the first year, but the number has since increased to 39 per cent. Naturally the worst cases go to hospitals, and now the deaths there exceed those at home; but formerly the reverse was the case. The following table exhibits the vital movement of the leper population during the twenty-five years ending 1880:

TABLE OF ALL KNOWN LEPEBS IN NORWAY, 1856-1880.

YEAR.	Total at Beginning of Year.	New Cases.	Diminution both In and Outside Asylums.			Remaining at End of Year.		Total at End of Year.
			Died.	Disch'd.	Cured.	At Home.	In Asylums.	
1856.....						2,628	235	2,863
1857.....	2,863	242	293	16	2	2,367	427	2,794
1858.....	2,794	235	225	4	2	2,323	475	2,798
1859.....	2,798	249	213	8	7	2,296	523	2,819
1860.....	2,819	226	253	9	2	2,242	539	2,781
1861.....	2,781	246	238	14	4	2,060	711	2,771
1862.....	2,771	201	212	12	4	2,046	698	2,744
1863.....	2,744	189	195	6	4	1,979	749	2,728
1864.....	2,728	213	202	9	1	1,948	781	2,729
1865.....	2,729	200	205	9	5	1,938	772	2,710
1866.....	2,710	220	213	10	3	1,909	795	2,704
1867.....	2,704	185	182	7	5	1,898	787	2,685
1868.....	2,685	215	211	7	6	1,888	788	2,676
1869.....	2,676	167	200	16	8	1,832	787	2,619
1870.....	2,619	160	230	13	3	1,769	764	2,533
1871.....	2,533	153	238	16	3	1,682	747	2,429
1872.....	2,429	126	205	9	5	1,628	708	2,336
1873.....	2,336	122	177	18	8	1,583	672	2,255
1874.....	2,255	135	183	10	5	1,549	643	2,192
1875.....	2,192	123	203	14	5	1,470	623	2,093
1876.....	2,093	110	187	6	2	1,395	613	2,008
1877.....	2,008	90	165	7	3	1,294	629	1,923
1878.....	1,923	90	139	10	9	1,237	618	1,855
1879.....	1,855	39	162	11	4	1,115	602	1,717
1880.....	1,717	29	150	7	7	965	617	1,582

Diminution in the same ratio since that date would reduce the lepers in 1890 to about one thousand, or two thirds in thirty-five years under persuasive isolation of the worst cases. It is not improbable that the

estimate of home cases is very defective. Dr. H. V. Carter supposes that not less than five hundred cases have escaped the enumeration. If this be true, there would still be more than fifteen hundred lepers in the country. On the other hand, Dr. H. McDonald, of Leith, Scotland, who visited Norway in 1889, writes that the last return shows eight hundred and forty-six lepers in that country. The truth is probably somewhere between these wide extremes.

IN OTHER COUNTRIES.

Leprosy is averred to have existed in the Canary Islands at the date of the Spanish conquest. It does not clearly appear whether the aborigines were affected prior to the arrival of the Spaniards. Dr. Torrens, in charge of the leper hospital at Las Palmas, reports fifty-four lepers as inmates. There is no compulsory isolation, and the malady is not thought to be increasing.

According to Dr. W. A. Kynsey, leprosy was found on the island of Ceylon at the date of the Dutch occupation (about 1640), having existed from a remote period. The anæsthetic form is the most prevalent. It is believed to have increased since 1862, but this is only conjectural, as there is no registration of lepers. At that date there were sixty-three lepers in the lazaret; and in 1886 there were one hundred and fifty-one. This number by no means represents the whole of the leper population, for they resort to the asylum only when too much disabled for their usual occupations.

On the authority of Vidal, leprosy was unknown on the island of Mauritius in 1765; but this is disputed and is improbable, as there was intercourse both with the African mainland and with India. Now the cases are numbered by thousands.

It is also known to exist in Madagascar, but its extent is not ascertained. The same may be said of most countries of Africa, also Arabia and Persia.

As to leprosy in British India, A. Mackenzie, Secretary of the Indian Government, reported in 1885 to the Hawaiian Board of Health that there had been no special legislation on the subject and no enforced segregation of lepers. There are sixteen separate leper asylums, most of them sustained by public funds, wholly or partially. Whether the disease be increasing or diminishing can only be conjectured, but probably it is nearly stationary. Dr. H. V. Carter, of the Bombay army, states that it prevails in all parts of the presidency, but more upon the coast than the island, and more among the lower castes than the Brahmins. Europeans are almost exempt, and next to them the Eurasians. The anæsthetic form is far more common than the tubercular, and he does not think it shortens life greatly. An attempt has been made to enumerate the lepers of British India, but the result is manifestly imperfect. Leprosy is not recognized by the natives in an early stage, and is probably so confounded with some cutaneous affections that many cases are improperly excluded and included. Besides, the census gives nearly four and one half males to one female, which is undoubtedly erroneous. The accompanying table is therefore much too low an estimate, for according to the conjecture of some writers two hundred and fifty thousand lepers will not be far from the actual truth:

TABLE OF REGISTERED LEPERS IN INDIA, WITH POPULATION AND RATIO.

PRESIDENCY.	Total Pop- ulation.	Total Lepers.	Ratio of Lep- ers to 10,000.
Bengal	156,201,210	98,017	6.3
Madras	31,170,631	14,525	4.7
Bombay	23,395,663	12,382	5.3
Totals	210,767,504	124,924	5.9

Leprosy exists in Siam, but more among the Chinese residents than the Siamese. There is no legal regulation over lepers, and no hospitals for their treatment.

Dr. W. H. Park supposes that there are one hundred and fifty thousand lepers in China—chiefly in the southern provinces. Dr. William Hillebrand, formerly of the Sandwich Islands, states that leprosy is not found in northern China. The authorities consign all recognized or declared lepers to special villages, where they live secluded. No healthy relatives are allowed to accompany them, but marriages among lepers are tolerated, and the children there born have to remain. The lepers in the three asylums near Canton are allowed to visit the city by day, and to receive visits. Dr. K. Yamanato stated to the Hawaiian authorities in 1883 that there are very few lepers in Japan, perhaps one in twenty thousand, or one thousand seven hundred and fifty in a population of thirty-five million. No Government hospital is provided, but there is one private establishment at Tokio. No legal segregation is declared, but lepers are secluded by social ostracism. This manifestly applies only to advanced cases, about which there could be no mistake.

The minister for the colonies of the Netherlands reports that leprosy exists in all the Dutch East Indian possessions, except the little Sunda Islands, and the northern part of Celebes. "Previous to 1865 there were local and provincial regulations enforcing separation for leprosy." In 1868 these regulations were abolished, on the ground that the disease is not contagious. In the Dutch East Indies there were fourteen asylums in 1865. Six now exist, which contain in all one hundred and eighty-nine inmates—Europeans, natives, Chinese, and Arabs. The asylums are sustained about equally by Government and by private individuals.

"Leprosy is reported to have found its way to New Caledonia, the French penal colony, and already there are hundreds of cases among the natives and convicts."—*Journal American Medical Association*, March 22, 1890.

Australia and New Zealand have recently been invaded, through Chinese immigration, but so far the subject has not attracted much attention.

"The total number of lepers under official cognizance in the Australasian Colonies at the close of 1889 was thirty, there being in New South Wales, twelve (nine Chinese, one Japanese, and two whites); in Victoria, four (Chinese); in South Australia, two (Chinese); in Queensland, six (four Chinese, one Malaccan, and one from the Straits); in West Australia, one (Chinese); in Fiji, five (two Fijians, two New Hebrides, and one Solomon Island)."—*London Lancet*, May 24, 1890.

In a paper read before the Epidemiological Society of London in 1889, Dr. P. S. Abraham stated that the belief in the increase of leprosy at the Cape of Good Hope was so strong, that a repression Act had passed

in 1884. From medical reports on the subject he thought there was good foundation for this action.

IN SANDWICH ISLANDS.

The history of leprosy in the Sandwich Islands is of surpassing interest, owing to its dreadful ravages and the recent date of its recognized appearance. Its introduction has generally been charged to Chinese immigrants or coolies, and this notion is connected with the vernacular term, "mai pake," Chinese sickness.

The common agreement is that leprosy had not made much headway previous to 1860. Dr. Hillebrand avers that it was brought by the Chinese in 1848.* Dr Saxe states: "Leprosy was unknown to the natives until 1848, when it was introduced by the Chinese, and Ahia, a Chinaman, was the first leper recognized by the Hawaiian Board of Health." On this point, Dr. G. L. Fitch, who resided several years on the Islands, remarks: "As a matter of fact, Ahia was a full-blooded native, Captain of the body guard of Kamehamaha III. Still further, Ahia was a leper as early as 1840." Dr. Fitch adds that Rev. J. D. Paris, one of the early missionaries, writing in 1884, mentions a man who had been declared a leper in his presence by a physician. Mr. Paris continues: "If this was leprosy, it had existed at the Islands long before the introduction of the gospel in 1820. The first Chinamen who came here were coolies, brought in 1850 or 1851. There were no lepers, nor has there been a case of leprosy among Chinamen to my knowledge, until within the last ten years."—Pacific Medical and Surgical Journal, October, 1885.

Dr. Mouritz, resident physician at the Molokai leper settlement, adduces evidence from missionaries of the prevalence of leprosy among the natives as early as 1823. Rev. C. S. Stewart entered the following in his diary July 4, 1823: "Indeed, we seldom walk out without meeting many whose appearance of misery and disease is appalling, and some so remediless and disgusting that we are compelled to close our eyes against a sight that fills us with horror. Cases of ophthalmic scrofula and elephantiasis are common." The elephantiasis must have been leprosy, for elephantiasis arabum is acknowledged to be almost or quite absent from those islands.

Since the discovery of the Sandwich Islands in 1778, they have often been visited by ships manned by sailors from regions of the world where leprosy constantly prevails, and leprous sailors might have planted the disease by cohabitation with the native women. Besides, large numbers of Hawaiian seamen have sailed to all the shores of the Pacific and Indian Oceans, and they could easily have contracted it by intercourse with lepers abroad, and afterwards have communicated it to their countrymen at home.

One indication that leprosy is not an ancient occupant of these islands, is the fact that the majority of the cases are of the tubercular

*Dr. Emerson, President of the Board of Health of the Hawaiian Kingdom, says in his report for 1888: "Leprosy was first clearly made out to exist in this country about the year 1840, in the person of one Naea, a messenger of the chiefs, who died in 1852. The friends of Naea thought he had the disease for about ten years before his death. His case was reported by the Rev. D. D. Baldwin, M.D., of Lahaina, in a communication to the Minister of the Interior, Hon. Charles G. Hopkins, dated May 26, 1864. In 1863 Dr. Baldwin obtained, by reports from the deacons of his church at Lahaina, the names of sixty people who were supposed to be affected with the disease."

form, and formerly the preponderance was still more marked; while in India and China, where it has existed many centuries, the anæsthetic type is the prevailing one.

In 1886, of six hundred and fifty-two cases at the Molokai Settlement, three hundred and thirty-three were classed as tubercular, two hundred and four as anæsthetic, and one hundred and fifteen as mixed. The census shows leper population, March 31, 1888, at Molokai—males, four hundred and ninety-five; females, two hundred and fifty-four; total, seven hundred and forty-nine.

By 1864 leprosy had increased among the natives to such an extent that the authorities and people of intelligence became alarmed, and in 1865 a law was enacted providing for the isolation of all lepers. There has always been great difficulty in its execution, not from open resistance, but from the hiding and secretion of lepers. Several characteristics, on the amiable side of human nature, obtain to excess among these simple people, which promotes in the highest degree the spread of contagious diseases.

Christianity and civilization have failed to eradicate the indiscriminate sexual relations which have always existed, and intercourse with foreign ships' crews since 1779, the date of Captain Cook's arrival, has saturated the population with venereal diseases, so that a great many of the people of both sexes are believed to be subjects of syphilis, either inherited or acquired. Again, these people are the most friendly and sociable creatures in the world, both with strangers and each other. Persons suffering with the most loathsome diseases are not to them objects of abhorrence, but rather of benevolent attention. In their homes and in their social relations they observe the closest habits of affectionate intercourse, eating with the fingers from a common dish, passing the pipe from one mouth to another, and sleeping together indiscriminately in their small, close habitations. The race distribution of leprosy in these islands is striking. Nearly 99 per cent of the known cases have been among the native race. Though the Chinese are accused of introducing the disease, they have contributed very few to the leper population; and the President of the Board of Health in 1886 asserted that he had not known of an imported Chinese leper since the enactment of the anti-leprosy law.

The unexampled spread of leprosy in these islands, after 1870, may be attributed to several causes. There can be no doubt that the lowering of the vital stamina of the race by the great prevalence of syphilis, prepared them for the inroads of any disease that might threaten. During this period smallpox also scourged the people, and in 1868 there began a general vaccination, in which virus was taken indiscriminately from human subjects. This reckless practice doubtless contributed greatly to the spread of both syphilis and leprosy.

The following table has been compiled from the official reports of the Hawaiian Board of Health, and may be accepted as substantially correct. It is apparent that the proportion of lepers segregated, to those at large, has steadily increased from the beginning of the Act; and it is probable the total number on the islands at the present time is not far from one thousand five hundred. With strict enforcement of the law, there ought to be a marked decrease of the leper population during the present decade.

TABLE OF LEPERS AT THE MOLOKAI SETTLEMENT, HAWAIIAN ISLANDS, 1866-1886.

YEAR.	LEPERS RECEIVED.			Present January 1.	Died	Discharged	Alive in 1886	NATIONALITIES.			
	Male.	Female.	Total.					Hawaii.	White.	Chinese.	Others.
1866	103	38	141		26	10		139		2	
1867	57	13	70	105	25	7		68	1		1
1868	76	39	115	143	28	2		113	1	1	
1869	73	53	126	228	59	11		126			
1870	31	26	57	284	58	4	6	57			
1871	128	55	183	279	51	9	5	183			
1872	69	36	105	402	64	4	8	105			
1873	295	192	487	439	156	21	14	483		3	1
1874	53	38	91	749	161	8	8	90	1		
1875	128	84	212	671	163	14	16	207	3	1	1
1876	57	39	96	706	122	3	5	95	1		
1877	110	53	163	677	129	1	13	162		1	
1878	136	103	239	710	147		27	238	1		
1879	82	43	125	802	209	1	37	123	1	1	
1880	34	17	51	717	152	10	41	50	1		
1881	156	76	232	606	132		51	229	2	1	
1882	53	18	71	706	121	13	60	68	1	2	
1883	185	116	301	643	150	10	149	300		1	
1884	71	37	108	784	168	7	93	99	2	6	1
1885	75	28	103	717	142	25	96	99	1	3	
1886	16	7	23	653	20		23				
Totals.	1,988	1,111	3,099	11,021	2,283	160	652	3,034	16	22	4

Of the above there were—

Full-blooded Hawaiians	2,997
Mixed Hawaiians	37
Chinese	22
Whites	16
Other nationalities	4
Male Hawaiians, 1,903; female Hawaiians, 1,094.	

Dr. N. B. Emerson, President of the Board of Health, reported the inmates present at the Molokai Settlement January 15, 1889, as follows:

Males over ten years of age	651
Males under ten years of age	15
Females over ten years of age	360
Females under ten years of age	10
Total	1,036

Of the above there are eight Chinese and eight or ten whites (American, English, German, French, etc.). The number of lepers still at large is small and rapidly diminishing. March 31, 1888, they were estimated to be altogether six hundred and forty-four.

INTRODUCTION INTO AMERICA, ETC.

There is no apparent reason to suppose that leprosy existed in any part of the New World prior to its discovery by Columbus. At that date it prevailed throughout Europe, and followed the tide of emigration. Whether it was introduced independently from Africa is conjectural, but it has certainly been found more among the people of the African race than among all others in America. Their habits of life have always favored the propagation of spreading diseases, and leprosy has ever

found its victims chiefly among people and individuals who live in closest social relations. With the advance of civilization, the enlargement of habitations, abundance of clean garments and beds, and the use of separate table utensils, the disease has declined and nearly disappeared from the civilized world.

In British Guiana leprosy is supposed to have come with African slaves. Negro lepers were isolated, and the disease was confined to them. In 1831 they numbered four hundred and thirty-one, and were then sent to a special establishment on the river Pomeroon. Near by were several Indian tribes, all of which withdrew, except the Warrows, who associated with the lepers. In 1842 a census was taken of the Indians, and many lepers were found, but all were Warrows. In 1838 came emancipation, followed by the dispersion of the negroes and the introduction of coolies from India and China, some of whom were probably lepers. Now, two in one thousand of the population are lepers, including whites, negroes, Indians, coolies, and the mixed races.—Pacific Medical and Surgical Journal, January, 1887.

There is good reason to believe that leprosy appeared in the West Indian Islands not long after their settlement by Europeans. Dr. Hans Sloane, who was in Jamaica in 1687, mentions a case and describes native plants used in the treatment of the disease.—Professor Jones, in New Orleans Medical and Surgical Journal, March, 1878.

In Jamaica, at present there are said to be seven or eight hundred lepers—negroes and mulattoes. In Barbadoes, it is thought that the increase of lepers is four times as rapid as that of the population. On the island of Trinidad, according to Dr. W. H. Park, there were three lepers in 1805, and in 1878, about eight hundred and sixty. In the British West Indies, as in most of the other British colonies, there is no isolation of lepers.

It is quite probable that leprosy exists on most, if not all the other West India Islands, but its extent is unknown.

In the American colonies of the Netherlands, lepers are strictly segregated in Government asylums. The one in Surinam contains one hundred and two inmates, of whom, in 1883, thirty-seven were Europeans, fifty-six natives, and nine immigrants from British India. In 1884, the asylum in Curacon contained thirteen inmates; that in St. Martin, ten, and that in St. Eustatius, nineteen. Their isolation results from general belief in these colonies of the contagiousness of leprosy, which belief is not entertained in the East Indian colonies.

I have no precise information upon leprosy in other South American States, except a denial of its existence in Chili to the inquiry of the Hawaiian Government. It is said to exist in Brazil, and probably is absent from few, if any, of those countries.

Dr. Miguel Valladores, physician to the Lazaretto of Guatemala, reports to the Hawaiian Government that leprosy is almost unknown among the aboriginal Indians of pure race. His patients have all been of mixed Spanish and Indian blood. He states that lepers are strictly segregated, and that he had under his care nine men and six women. Isolation has only lately been put in force. Previously, leprosy was on the increase. The Hawaiian Consul remarks: "Well-to-do families contrive to secrete an afflicted member of the family in some remote place; this, to my personal knowledge." I have no doubt that the practice of *secreting lepers is general throughout the world, wherever the dis-*

ease prevails, and it is not difficult, in an early stage, for lepers to evade the authorities and go about their usual business. I have no particulars from other Central American States, but am disposed to believe that occasional cases of this disease might readily be found among the lowest class of people.

Dr. Gomez, Director of the Lazar Department, Juarez Hospital, Mexico, reports that leprosy, called "Mal de San Lazaro," exists principally in the western regions of the republic. During his twelve years' service, he has had no negroes under his charge, but observes no other race preferences.

The disease has been known in Mexico since the conquest, and Cortez founded a lazaret. At the present time, lepers in the City of Mexico are admitted to separate wards in a civil hospital for each sex. The average number of patients is thirty. The Superior Council of Health reported in 1886 that leprosy existed in Mexico prior to the conquest. There have been no special leper hospitals for more than twenty years, but lepers are received in civil hospitals throughout the country. In early times segregation in special hospitals was practiced. It is the belief of the Council that leprosy has decreased in Mexico in the last seventy-five years, but the fact is not accounted for. As to its ancient prevalence, may not early observers have confounded true leprosy with Elephantiasis Arabum, or Bardadoes leg?

IN BRITISH COLUMBIA.

Sporadic cases of leprosy have been recognized in British Columbia within a few years. The most notable focus of the malady at present on this continent is at Tracadie, N. B., in that portion bordering on the bay of Chaleurs and river St. Lawrence. Its origin is not precisely known. Dr. W. H. Park states that it began with a woman named Ursale Landry, in 1819. Prof. J. C. White (Am. J. Med. Sci., Oct., '82) refers its source, in 1815, to a woman named Benoit, whose mother came from Normandy. As no preventive measures were used, it gradually spread among different families, but mostly among the descendants of the first case. The first leper hospital was established in 1844, and thirty-two cases were received within five years. The hospital at Tracadie was founded in 1849, and between this date and 1882, more than one hundred patients were received. None are admitted during the first year of the affliction, and very few before the third year. Belief in its contagiousness is general among the people, and plainly recognized lepers are impelled by social ostracism to go into retirement. Nearly all the cases have been of French descent. So far, no Indian has fallen a victim.

The following table exhibits the vital movement for the period 1875-85:

TABLE OF LEPERS IN THE PROVINCE OF NEW BRUNSWICK, 1875-1885.

YEAR.	IN LAZARET.		OUTSIDE.		TOTAL.		NEW CASES.		DIED.		Total
	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	
1875	13	7	6	10	20	16	1	1	2		36
1876	10	5	7	12	17	17	1	2	3	2	34
1877	6	8	7	9	13	17	2	1	6	1	30
1878	9	8	5	7	14	15	2	2	1	3	29
1879	8	7	4	8	12	15	1	2	3	2	27
1880	6	9	5	8	11	17	1	2	2		28
1881	8	13	5	3	13	16	2			1	29
1882	11	14	4	1	15	15	2			1	30
1883	10	12	4	1	14	13			1	2	27
1884	10	11	3	1	13	12			1	1	25
1885	11	10	2	1	13	11				1	24

Dr. A. C. Smith, physician in charge in December, 1889, reported twenty inmates—nine males and eleven females. Two were admitted during the year, in which time there were no deaths. In September, 1889, he reported about eighteen lepers in Tracadie. It thus appears that the disease has steadily diminished since the plan of isolation was established, the apparent increase being accountable by discovery of cases previously concealed, or not recognized. As will be seen hereafter, there have been some desertions.

Professor White gives a group of eleven cases of leprosy, which were traced out in the island of Cape Breton, six of whom consisted of a woman and her five children. There was also a son-in-law and two children, and another son-in-law whose wife was not a leper, but he used to sleep with one of his leper brothers-in-law. The other case waited on one of the sons, and washed and laid him out after death.

The first case became affected in 1852, and the last in 1870. All were dead before 1882, except the last, and he was far advanced. It is worthy of notice that the mother of these children and first of the group was born on Prince Edward's Island in 1836, which island is not far from the New Brunswick seat of leprosy.

IN THE UNITED STATES.

Somewhat more than twenty-five years ago the discovery was made of the existence of leprosy among immigrants from Norway in several of the new Northwestern States of the Union. From that time to the present scattering cases have occurred, but the disease shows no tendency to spread. It is easy to trace direct connection between them and the leprous population of western Norway.

In 1863 Dr. Holmboe, of Norway, visited his countrymen in those States, and found twelve lepers among them, most of them diseased before emigrating. In no case had a native child of this country developed the disease, and it was observed to pursue a milder and more prolonged course in this country than in Norway. (Prof. J. C. White in Am. J. M. Sci., Oct., 1882). It has been asserted that Norwegian lepers have been advised at home to emigrate to this country for the benefit of their health.

In 1869-70, Prof. Wm. Boeck, of Christiania, visited the Northwestern States, and found eighteen cases in Wisconsin, Iowa, and Minnesota, all from western Norway. Of these, nine were of the anæsthetic type, three tubercular, and six mixed. Four of them knew of no leprous relatives. (Report Minnesota Board of Health, 1884.) Up to 1879, twenty-six cases had been reported in Wisconsin, Iowa, Minnesota, and Nebraska, among the Norwegian and Swedish immigrants. A child of a leprous father, born in this country, was reported by Dr. Hyde in 1879, the only native leper of this group. (Dr. J. L. Babcock, New York Medical Record, September 15, 1888.) In 1886, Dr. K. Hoegh, member of the Wisconsin State Board of Health, as the result of his investigation, stated his opinion that at least one hundred and sixty Norwegian lepers (probably more) had come to this country since 1858. Norwegian records contain the names of sixty-eight. Many developed the disease after arrival, and some doubtless escaped notice. In 1886 he knew of three cases in that State.

The State Board of Health of Minnesota, in October, 1889, reported to me seven cases known in the State. Only one was isolated. All the others were able to attend to their usual business. All were Norwegians and males, thirty-five to seventy-three years old, and affected with leprosy from eleven to twenty-nine years. Five of them had developed it before emigration to this country. Two of them have healthy children. The others have no living children. Between 1868 and 1889, there had been nineteen deaths. Dr. G. A. Hansen, Surgeon of the Bergen (Norway) Leper Hospital, in a recent visit to the Northwestern States, estimates that there were only sixteen or seventeen lepers then alive.—*Occi. Med. T.*, August, 1889.

In a book entitled "Concise Natural History of East and West Florida," published at New York, in 1876, and quoted by Prof. Joseph Jones, of New Orleans, is found a description of a disease then prevailing among the negroes, which was probably leprosy. The evidence that the malady then prevailed in the Spanish Province of Louisiana is stronger.

Gayarré, in his history of Louisiana, Vol. 3, p. 167, says: "One of the first measures of Miro's administration was one of charity. It is remarkable that leprosy, which is now so rare a disease, was then not an uncommon affliction in Louisiana. Those who were attacked with this loathsome infirmity generally congregated about New Orleans, where they obtained more abundant alms than in any other part of the colony. They naturally were objects of disgust and fear, and the unrestrained intercourse which they were permitted to have with the rest of the population, was calculated to propagate the distemper. Ullon (whose administration began in 1766) had attempted to stop this evil by confining some of the lepers at the Balize (mouth of the Mississippi River), but this measure has created great discomfort and has been abandoned. Miro now determined to act with more efficacy in this matter, and, on his recommendation, the Cabildo, or Council, caused a hospital to be erected for the reception of these unfortunate beings in the rear of the city. * * * In the course of a few years, the number of these patients gradually diminished either by death or transportation, the disease disappeared almost entirely, and the hospital went to decay."

From this time, leprosy seems to have attracted no public attention

in Louisiana until about 1879, when the State Medical Society undertook its investigation. At that date, Dr. Salomon had discovered six cases in New Orleans, and six more were reported in Vermilion Parish, near the Gulf of Mexico. This last group originated with a woman born in Louisiana, whose father came from the south of France. It does not appear that he was a leper, nor is there evidence of leprosy in the previous history of the family. This woman developed the malady in 1866, and died in 1870. In 1880, Prof. Jos. Jones, then President of the State Board of Health of Louisiana, visited the parish of La Fourche, and there found another group of twelve cases. There was strong evidence that the disease had existed for several generations. These cases in the two country parishes (counties) were all French creoles, and of the humblest class of white people. It, therefore, appears that at least eighteen lepers were found in Louisiana, in 1880, with a strong probability that a considerable additional number remained undiscovered. A report from the Louisiana Board of Health, in May, 1889, gave twelve cases in the before mentioned parish of La Fourche, three positive and three doubtful cases at St. Martinsville, and forty-two known cases at New Orleans. It is remarked: "The cases in St. Martinsville are all descendants of one man who died some years ago of leprosy, he having inherited the disease after it had skipped one generation.

The compiler of the accompanying table of cases in New Orleans, being clinical lecturer on dermatology at the medical college, and polyclinic and dermatologist to two hospitals, has had unusual opportunities for observation, of which he has fully availed himself. It is probable that hardly a case in that city has escaped his notice, and that the majority in the State have come under his eye. It is to be noted that only ten had relatives similarly affected; and Dr. Blanc remarks: "Some of the patients have had perfectly healthy children after the disease began, but the rule seems to be in females for pregnancy to end in miscarriage or in a weak, delicate child." To this it might be added that lepers generally lose the procreative function. It remains to say that there are no legal restrictions over lepers in Louisiana, and that they are received into the New Orleans Charity Hospital and placed in the ordinary surgical wards with other patients. This practice, however, has not the approval of medical men, but is adopted for want of other provision.

TABLE OF LEPERS IN NEW ORLEANS, 1889. By Dr. H. W. Blanc.

Case	Age	Nativity.	Color	Sex	Variety.	Nativity of Parents.	Dura- tion.	Relatives with Leprosy.
1	60	Germany	Wh.	F.	Anæ.	Germany	1 yr.	
2	16	N. Orleans	Wh.	M.	Tub.		2 yrs.	
3	35	Germany	Wh.	F.	M. A.	Germany	5 yrs.*	
4	29	N. Orleans	Wh.	M.	T.		3 yrs.	
5	25	Missouri	Wh.	F.	T.		7 yrs.	
6	26	N. Orleans	Wh.	F.	M. T.	Ireland	7 yrs.	
7	26	Louisiana	Bl.	F.	T.	F., Italy; M., La.	3 yrs.	
8	75	Louisiana	Wh.	F.	M. T.		2 yrs.	
9	48	Germany	Wh.	M.	M. A.	Germany	5 mos.	
10	35	Germany	Wh.	M.	T. An.	Germany	10 yrs.	Stepmother, 2 half brothers.
11	47	Louisiana	Wh.	F.	T.		6 yrs.	
12	46	Austria	Wh.	M.	M. A.	Austria	10 yrs.	
13	27	N. Orleans	Wh.	M.	T. A.	Ireland	14 yrs.	
14	35	N. Orleans	Wh.	M.	M.		18 mos.	
15	65	Ireland	Wh.	M.	M. A.	F., Ireland		
16	10	N. Orleans	Wh.	M.	T.	Germany	5 yrs.	
17	63	Germany	Wh.	M.	A.	Germany	18 mos.	
18	27	N. Orleans	Wh.	M.	T.			Mother.
19	57	Germany	Wh.	F.	T. A.	Germany	8 yrs.†	
20	27	N. Orleans	Wh.	M.	M. A.	Ireland	18 mo.‡	
21	24	N. Orleans	Wh.	M.	A.		3 yrs.	Uncertain.
22	16	N. Orleans	Wh.	M.	T. A.	F., Ger.; M., Ire.		
23	45	N. Orleans	Wh.	F.	T.		6 yrs.	Two daughters.
24	17	N. Orleans	Wh.	F.	T.	Miss., N. O.	4 yrs.	Mother and sister.
25	15	N. Orleans	Wh.	F.	T.	Miss., N. O.	4 yrs.	Mother and sister.
26	11	Louisiana	Wh.	M.	T.		5 yrs.	
27	14	N. Orleans	Wh.	F.	M.		4 yrs.	
28	16	Louisiana	Wh.	M.	T.	Louisiana	10 yrs.	Father and several relatives.
29	15	N. Orleans	Wh.	M.	T.		5 yrs.	Brother.
30	13	N. Orleans	Wh.	M.	T.		2 yrs.	Brother.
31	51	England	Wh.	M.	T.	England	5 wks.§	
32	28	Louisiana	Bl.	M.	A.		8 yrs.¶	
33	54	Germany	Wh.	M.	T.	Germany	7 yrs.	
34	18	N. Orleans	Wh.	F.	T.	F., Ger.; M., N. O.	4 yrs.	
35	21	Louisiana	Bl.	M.	T.	Louisiana	over 1y	Mothersuspicious.
36	21	N. Orleans	Wh.	M.	T.	Ireland	1 yr.	
37	17	N. Orleans	Wh.	M.	T.	Germany	1 yr.	
38	36	N. Orleans	Wh.	F.	M.	F., Fran.; M., Cuba	4 mos.	
39	30	Italy	Wh.	M.	A.			
40	45	N. Orleans	Bl.	F.	A.			
41	48	France	Wh.	F.	A.			Sister.
42	19	N. Orleans	Bl.	M.	A.			

* Became leprous in La Fourche Parish.

† Washed dead body of a leper with abraded hands.

‡ Syphilitic; had often visited St. Martinsville.

§ Long syphilitic; lived at St. Martinsville in 1872, and nursed Case 5 in hospital.

¶ From St. Martinsville.

|| From St. Martinsville.

Prof. Joseph Jones, of New Orleans, mentions a case of leprosy that he saw less than forty years ago among negroes on the coast of Georgia, who had been brought from Africa. The disease has probably disappeared, as there are no recent accounts of it.

Prof. J. C. White (Am. J. M. Sci., Oct., 1882) gives a table of sixteen cases, compiled by Dr. J. F. M. Geddings, of Charleston, S. C., in 1876. None occurred to his knowledge subsequent to 1876, and at that date all were known to be dead except two, whose fate was not ascertained. Of these, eleven were whites, four mulattoes, and one black. Four were Jews, one Irish, fifteen appear to have been native Americans, and the remaining negro may have been. All occurred between 1846 and 1876. Dr. Geddings remarks: "I can form no opinion as to when the disease

first made its appearance in South Carolina. * * * The first case could not in any way be connected with the old cases of the past century in the Gulf States. Both of the first cases were Jews from families coming to this country early in this century. Nor could any of the cases have had any connection with the recently imported occurrence in Louisiana, nor from African descent through slaves." With regard to connection between these cases he remarks: "The mulatto named Lazarus is said to be the son of a Jew; the others are of uncertain descent. With the exception of this case there was no special association." It is greatly to be regretted that the origin of these cases was not discovered. Dr. T. G. Simmons, of Charleston, a member of the State Board of Health, informed me in September, 1889, that there had recently been a death from leprosy in that city, and that he knew of four other cases there. Dr. W. H. Geddings, now of Aiken, S. C., but formerly of Charleston, informs me that he had a case under his care in 1884. It is not stated whether these recent cases have any connection with the above mentioned list of sixteen lepers.

I was informed by Dr. Joseph Y. Porter, Secretary of the Florida State Board of Health, in April, 1890, that two or three years ago *six cases* of leprosy existed at Key West to his knowledge. This was previous to the formation of that Board, but these unfortunate persons were cared for by their friends. As leprosy is known to exist at Havana, the Board of Health of Monroe County, Florida, has required that passengers from that city should bring certificates of exemption from this disease, signed by Dr. Burgess, Sanitary Inspector of the United States Marine Hospital Service, attached to the United States Consulate at Havana.

Dr. George H. Fox (Popular Science Monthly, April, 1884) asserts that during the last ten or fifteen years, cases of leprosy have constantly been present in the New York hospitals. Dr. R. W. Taylor (New York Medical Journal, July 13, 1889) remarks that during the past fifteen years, he has seen almost constantly one to three lepers in the crowded wards of the hospitals on Blackwell's Island, New York.

Dr. William M. Smith, Health Officer, New York City, through Dr. Cyrus Edson, Chief Inspector Sanitary Board, New York, in reply to a letter of March 16, 1890, says: "Careful investigation shows only six cases of leprosy in this city at present. Three are in public institutions, and three are isolated in their residences. During the past ten years, we have averaged about six cases present among us at all times."

Dr. Prince A. Morrow states that leprosy has gained a foothold at Salt Lake City, through Mormon converts from the Hawaiian Islands. (New York Medical Journal, July, 1889.) In confirmation, I am informed by Dr. J. M. Benedict of that city, that he has had under his care two Kanaka girls for leprosy. Both are now dead.

I learn that sixteen Chinese lepers have been shipped back home from Oregon within a few years. As to the States, etc., not heretofore mentioned, there is said to be a case of leprosy in (Province Ontario) Canada, also one in Arkansas; one has been reported in Jackson County, Mississippi; one in Indiana, and two or three in Texas. One has been returned to Europe, who desired to land at Boston, Massachusetts. Of deaths within a few years, there have been eight in Iowa, nine in Louisiana, two in Massachusetts, and nineteen in Minnesota.

CASES IN CALIFORNIA.

In California the earliest cases were Chinamen, and up to the present time the great majority have been Chinese. Owing to their migratory habits, it has been impossible to enumerate the lepers correctly. The same individuals might be observed in several different counties, if not promptly apprehended. When sufficiently advanced in the disease to be recognized, they have mostly drifted to San Francisco, and found their way to the Twenty-sixth-Street Hospital (pesthouse). The majority have been sent back to China, as they have this option. Through correspondents in most of the counties, I have been able to learn of twenty cases under their observation during, perhaps, as many years, outside of San Francisco, but some of them might also be reckoned there, after arrival from the country. Six deaths are known to have occurred outside the metropolis, but it is probable that other lepers have died of intercurrent diseases, and so have not been included. The law requires all cases to be reported by the local authorities to the Secretary of State, who is to keep a complete register of them; but no penalty is provided for neglect, and the duty has not been performed.

Most of the white lepers trace their malady to the Hawaiian Islands. I have been informed by Dr. L. L. Dorr, who was Coroner at San Francisco from 1876 to 1881, that two white lepers came under his official notice as suicides. Both had lived on the Hawaiian Islands. He adds that it has been customary there to allow white lepers to leave the country, instead of going to the Molokai Settlement. There are now three white boys, brothers, at the Twenty-sixth-Street Hospital, who contracted leprosy on the Islands. Their father lives in the city, and remains in good health.

I am specially indebted to Dr. W. F. Finnie, Resident Physician of the San Francisco City and County Hospital, for the following particulars, which he has compiled with great pains from the records of the Twenty-sixth-Street Hospital (pesthouse):

TABLE OF LEPERS IN SAN FRANCISCO, 1871-1890.

<i>Year of Admission.</i>			
1871.....	1	1881.....	2
1872.....	1	1882.....	12
1873.....	1	1883.....	11
1874.....	6	1884.....	9
1875.....	9	1885.....	7
1876.....	3	1886.....	6
1877.....	—	1887.....	3
1878.....	13	1888.....	3
1879.....	14	1889.....	12
1880.....	10	1890.....	5

<i>Nativity.</i>		<i>Color.</i>	
China.....	114	Whites.....	12
Honolulu.....	1	Mongolians.....	115
United States.....	3	Mixed.....	1
England.....	1		
Sweden.....	1	Total.....	128
France.....	1		
Japan.....	1		
Germany.....	1		
Mexico.....	1		
Total.....	128		

<i>Ser.</i>			
Males.....	120		
Females.....	8		
Total.....	128		

TABLE OF LEPERS IN SAN FRANCISCO—Continued.

<i>Last Residence other than San Francisco.</i>		<i>Disposal of Cases.</i>	
San Quentin	1	Discharged	6
Monterey	1	Escaped	3
Honolulu	5	Died	22
Merced	1	Shipped to China	83
Sacramento	3	Not noted	1
New York	3	Remaining April 1, 1890	13
Los Angeles	2		
Petaluma	1	Total	128
St. Louis, Mo.	1		
Napa City	1		
Dutch Flat, Placer County	1		
Total	20		

TABLE OF LEPERS IN SAN FRANCISCO—Continued.

No.	NAME.	Age.	Nativity.	Occupation.	When Admitted.	When Discharged.	Remarks.
1	Hoy Tong	32	China	---	July 5, 1871	Sept. 29, 1875.	
2	Ah Choy	33	China	---	April 25, 1872	Sept. 12, 1873.	
3	Ah Sue	37	China	---	April 10, 1873	Aug. 14, 1875.	
4	Ah Poon	25	China	Cigarmaker	May 13, 1874	Aug. 31, 1876.	
5	Ah Foy	31	China	---	June 2, 1874	July 28, 1874	
6	Ah Cue	16	China	Shoemaker	June 18, 1874	July 9, 1875.	
7	Ah Lin	26	China	Cook	Nov. 6, 1874	Aug. 18, 1875.	
8	Ah Yow	22	China	---	Dec. 8, 1874	Aug. 31, 1876.	
9	Ah King	39	China	---	Dec. 9, 1874	June 12, 1875.	
10	Ah Yin	49	China	---	Feb. 8, 1875	Aug. 31, 1876.	
11	Ah Gim	25	China	---	Feb. 24, 1875	May 8, 1876.	
12	Ah Yow	28	China	---	Mar. 30, 1875	Aug. 31, 1876.	
13	Ah Dew	37	China	---	May 15, 1875	Aug. 31, 1876.	
14	Ah Fook	25	China	---	May 15, 1875	Aug. 30, 1875.	
15	Ah Foy (No. 5, supra)	33	China	---	May 15, 1875	Aug. 31, 1876.	
16	Gu Fu	15	China	Cook	May 17, 1875	Aug. 31, 1876.	
17	Ah Fook	31	China	Miner	June 5, 1875	Aug. 31, 1876.	
18	Ah Yee	42	China	Shoemaker	Sept. 23, 1875	Aug. 31, 1876.	
19	Ah Hoon	35	China	---	Oct. 13, 1875	Aug. 31, 1876.	
20	Ah Yum	26	China	Cigarmaker	Feb. 15, 1876	May 23, 1876.	
21	Ah Loy	34	China	---	Feb. 18, 1876	Aug. 31, 1876.	
22	Ah Leung	24	China	---	April 13, 1876	Aug. 31, 1876.	
23	Ching Ling	24	China	---	July 21, 1878	June 2, 1879.	
24	Nama Boo	39	China	---	Oct. 3, 1878	June 2, 1879.	
25	You Gow	34	China	---	Oct. 3, 1878	June 2, 1879.	
26	Ah Limb	26	China	---	Oct. 3, 1878	June 2, 1879.	
27	Ah Chung	28	China	---	Oct. 3, 1878	June 2, 1879.	
28	Ah Ying	30	China	---	Oct. 3, 1878	June 2, 1879.	
29	Lee Fond	23	China	---	Oct. 3, 1878	June 2, 1879.	
30	Ah Hong	25	China	---	Oct. 8, 1878	June 2, 1879.	
31	Ah Tan	28	China	---	Oct. 8, 1878	June 2, 1879.	
32	Ah Sum	32	China	---	Oct. 9, 1878	June 2, 1879.	
33	Ah Fond	26	China	---	Oct. 9, 1878	June 2, 1879.	
34	Tong Wa	20	China	---	Nov. 20, 1878	June 2, 1879.	
35	Ah Sin	25	China	---	Dec. 8, 1878	June 2, 1879.	
36	Ah Yung	36	China	---	Feb. 19, 1879	June 2, 1879.	
37	Ah Wand	30	China	---	April 30, 1879	Sept. 23, 1879.	Hanged himself.
38	Ah Wan	37	China	---	April 30, 1879	Nov. 20, 1878.	Escaped from hospital.
39	Ah Cow	25	China	---	June 17, 1879	Dec. 21, 1880.	

39	Sam Sing	China	June 25, 1879	Dec. 21, 1880	Taken by friends for shipment.
40	Ah Wah	China	June 27, 1879	Nov. 25, 1879	Left hospital.
41	Lin Duck	China	July 28, 1879	Mar. 20, 1880	
42	Ah Lay	China	July 28, 1879	Dec. 21, 1880	
43	Ah Chung	China	July 28, 1879	Dec. 21, 1880	
44	Ah Toy	China	July 28, 1879	Dec. 21, 1880	
45	Ah Kee	China	July 28, 1879	Dec. 21, 1880	
46	Ah Quo	China	Aug. 1, 1879	Dec. 21, 1880	
47	Sing Lang	China	Oct. 2, 1879	Mar. 22, 1880	Strangled by meat in trachea.
48	Ah Gong	China	Jan. 20, 1880	Dec. 21, 1880	
49	Ah You	China	Feb. 17, 1880	Dec. 21, 1880	
50	Ah Leon	China	Mar. 1, 1880	Dec. 21, 1880	
51	Lang Goo?	China	Mar. 4, 1880	Nov. 4, 1881	
52	Thomas Stanton	England	Mar. 8, 1880	Dec. 19, 1880	Shipped by friends on Belgic, Dec. 21, 1880.
53	Wan Lung	China	April 19, 1880	Dec. 19, 1880	Shipped by friends on Belgic, Dec. 21, 1880.
54	Ah Chue	China	April 22, 1880	June 14, 1880	Taken by friends for shipment.
55	Ah Wan	China	May 6, 1880	Dec. 19, 1880	Shipped by friends (Belgic?).
56	Ah Lone	China	July 7, 1880	Nov. 30, 1880	
57	Ah Puck?	China	Aug. 2, 1880	Nov. 30, 1880	
58	Ah Sim?	China	July 14, 1881	Dec. 19, 1880	Shipped by friends (Belgic?).
59	Ye Mug Tou	China	Dec. 2, 1881	Aug. 7, 1884	Lost use of hands two years before entrance.
60	He Hup	China	Mar. 27, 1882	Aug. 7, 1884	Discased for two years.
61	Ah Sue	China	Mar. 27, 1882	Aug. 7, 1884	
62	Ah Chue	China	Mar. 27, 1882	Aug. 7, 1884	
63	Ah Wan	China	Mar. 31, 1882	July 15, 1882	Diseased for two years.
64	Ah He	China	April 1, 1882	Aug. 7, 1884	Fifteen years in California.
65	Ah Sock	China	May 8, 1882	May 29, 1882	
66	Charles Lucy	China	July 1, 1882	Aug. 7, 1884	
67	Ah Shue	China	July 1, 1882	Sept. 30, 1883	Escaped from hospital.
68	Ah Yet	China	Aug. 20, 1882	Aug. 7, 1884	
69	Ah Yick	China	Nov. 6, 1882	Feb. 28, 1883	Suicided by opium.
70	Ah Sing	China	Nov. 7, 1882	Aug. 7, 1884	
71	Ah Chung	China	Nov. 8, 1882	June 29, 1883	Admitted with psora-lepra.
72	Ah Young	China	Jan. 4, 1883	Aug. 7, 1884	
73	Ah Gru	China	Jan. 9, 1883	July 10, 1883	Shipped by friends.
74	Ah Nos	China	Jan. 13, 1883	July 10, 1883	Shipped by friends.
75	Ah Cow	China	Jan. 19, 1883	Aug. 7, 1884	
76	Sing Loh	China	Jan. 13, 1883	July 10, 1883	Shipped by friends.
77	Ah Nay	China	April 30, 1883	Aug. 7, 1884	
78	Che Onie	Honolulu	Sept. 17, 1883	Aug. 7, 1884	
79	Marie Nicholas	Sweden	Oct. 6, 1883	Aug. 7, 1884	
80	Ah Ling	Sweden	July 13, 1883	July 15, 1884	
81	Eric Erickson	Sweden	Nov. 23, 1883	Aug. 7, 1884	
82	Hun Yee	Sweden	Nov. 23, 1883	Aug. 7, 1884	Died of smallpox.
83	Ah Lee	Sweden	Nov. 23, 1883	Aug. 7, 1884	

TABLE OF LEPERS IN SAN FRANCISCO—Continued.

No.	NAME.	Age.	Nativity.	Occupation.	When Admitted.	When Discharged.	Remarks.
84	Ah Yon.	27			Feb. 21, 1884.	Aug. 7, 1884.	
85	Ah Jock.	46		Weaver.	Feb. 25, 1884.	Aug. 7, 1884.	
86	Ah Qin.	25			Mar. 31, 1884.	Aug. 7, 1884.	Disease of three years' duration.
87	Nick Horne.	37		Gardener.	April 27, 1884.	Aug. 7, 1884.	Disease of four years' duration.
88	Ah Ling.	38		Hop picker.	May 10, 1884.	Aug. 7, 1884.	Disease of six months' duration.
89	Ah Yin.	37		Laundryman.	July 10, 1884.	July 10, 1884.	
90	Ah Shain.	30		Cook.	July 10, 1884.	Aug. 7, 1884.	
91	Ah Done.	34		Cook.	July 23, 1884.	Aug. 7, 1884.	
92	Wong Tick.	22		Laundryman.	Nov. 11, 1884.	June 27, 1885.	
93	Ah Wong.	26		Cook.	Jan. 7, 1885.	June 27, 1885.	One day from New York.
94	Quong Wah.				Jan. 7, 1885.	June 27, 1885.	Four days from Los Angeles.
95	Loi Young.	22			Mar. 7, 1885.	June 27, 1885.	One day from Petaluma.
96	Ah Lui.	24			Mar. 31, 1885.	June 27, 1885.	No knowledge of this case.
97	Yee Fo.	26		Merchant.	April 2, 1885.	July 9, 1885.	
98	Daniel Higgins.	64	Connecticut.	Laborer.	April 16, 1885.	Mar. 7, 1885.	
99	Long Hong.	32		Cigarmaker.	Mar. 22, 1885.	June 27, 1885.	
100	Ah Gip.	26			April 8, 1885.	April 12, 1886.	
101	Wong Joe San.	43			April 27, 1886.	May 8, 1886.	
102	Edw. T. Bindt.	16	Honolulu.		May 12, 1886.		
103	Frank Bindt.	17	Honolulu.		Aug. 28, 1886.		
104	Ernest Bindt.	14	Honolulu.		Aug. 28, 1886.		
105	Goon How.	31		Laundryman.	Nov. 5, 1886.	Dec. 1, 1886.	
106	Clark F. Blackmer.	39	Massachusetts.	Teamster.	Feb. 23, 1887.	Aug. 18, 1887.	Still in hospital April 1, 1890.
107	Chas. M. Stillwell.	56	Philadelphia, Pa.	Laborer.	Oct. 13, 1887.	July 7, 1888.	Still in hospital April 1, 1890.
108	Charley Ah Wee.	24			Oct. 14, 1887.	June 1, 1888.	Still in hospital April 1, 1890.
109	Tankineli Youtaka.	28	Japan.		Mar. 10, 1888.	April 12, 1888.	Escaped; brought back February 27, 1890.
110	Young Ah Yod.	37			Sept. 25, 1888.	Oct. 29, 1889.	Escaped; brought back November 27, 1889.
111	Chung Ah Fook.	29			Sept. 25, 1888.	Mar. 2, 1889.	Eight years in California.
112	Ah Hung (No. 1).	35		Coal miner.	Jan. 31, 1889.	Oct. 29, 1889.	Tubercies on hands and face.
113	Ah Gum.	35		Housewife.	Mar. 15, 1889.	Sept. 25, 1889.	In Arizona three years, Los Angeles five yrs.
114	Ah Hin.	55		Laborer.	April 19, 1889.	Sept. 2, 1889.	
115	Matthew Perrin.	67	France.	Tailor.	July 2, 1889.	Sept. 5, 1889.	Discharged by Board of Health.
116	See Tong Tai.	35		Laundryman.	Aug. 21, 1889.	Oct. 29, 1889.	Sent to almshouse by Board of Health.
117	Ah Loue.	38			Sept. 18, 1889.	Oct. 29, 1889.	
118	Ah Hung (No. 2).	35		Cook.	Sept. 25, 1889.	Oct. 29, 1889.	
119	Chin Tun.	26			Oct. 4, 1889.	Oct. 29, 1889.	
120	Dietrick Hummalback.	41	Germany.	Carpenter.	Oct. 14, 1889.	Mar. 14, 1890.	Died from pulmonary troubles.
121	Sing Ah Low.	29		Laundryman.	Nov. 12, 1889.		
122	Yee Ah Quong.	26			Nov. 27, 1889.		
	Charley Ah Wee.	26			Nov. 27, 1889.		See No. 108.

123	Wong Pack Chung	21	Honolulu	Clerk	Dec. 31, 1889	See No. 106.
124	Wm. Horn	27	-----	-----	Feb. 13, 1890	-----
125	Ah Fo	42	Massachusetts	Cigarmaker	Feb. 16, 1890	-----
126	Clark F. Blackmer	14	Acapulco, Mex.	Teamster	Feb. 27, 1890	-----
127	Peter Benada	50	-----	Bootblack	Mar. 1, 1890	-----
128	Yee Ah Yeng	29	-----	Miner	Mar. 24, 1890	-----
	Cheung Ah Soon		-----	Ranch cook	Mar. 26, 1890	-----

Of those deceased, three were suicides, one died of accidental suffocation, and one of smallpox.

It is curious that the records of the City and County Hospital give, from 1871 to 1876, inclusive, fifty-seven cases of syphilis, with sixteen deaths; while from 1882 to 1890 there were forty cases and no deaths. Dr. Finnie reasonably presumes that all, or nearly all, of the sixteen fatal cases were leprosy.

CASUAL OR SPORADIC CASES.

These occasionally turn up most unexpectedly in places where leprosy has always been unknown or rarely observed. They are a puzzle to the medical men and a wonder to the laity. It is probable that they often pass without recognition, for the great majority of physicians are strangers to the disease and would mistake it for something else. The ordinary sources of medical information furnish the following: In England most of them have previously resided in India or the colonies where leprosy prevails. In 1873 Dr. F. E. Anstie presented a case to the Clinical Society of London, a man twenty-nine years old, who had resided eleven years in India. Three others had previously come under his notice. The same year Dr. Tilbury Fox reported a girl ten years old, who was believed to have contracted leprosy from her wet nurse. The first symptoms appeared when she was between two and three years of age. In 1853 a tailor, native of Ireland, died of leprosy at Guy's Hospital, London, after an illness of eight years. He was never out of the British Isles.—*Med. Chir. Trans.*, 1860.

In 1872 an Irish leper was shown to the Dublin Medical Society, who had contracted the disease in India. For a year and a half this man's brother, who had only left Ireland for a visit to England forty-six years before, slept in the same bed and wore his clothing. He became a leper and was presented to the same society. There were no other lepers in the family.—*Report Dr. Lee in Nat. Conf. S. B. of H.*, 1888.

Cases occasionally present themselves at hospitals in Boston, Philadelphia, Baltimore, and other cities. They are mostly sailors or persons who have lived abroad. A case of leprosy developed in the almshouse of Salem, Massachusetts, in the person of a man named Charles Derby, lately from San Francisco. He had lived some years at Honolulu, as chief botanist to Queen Emma.—*Medical News*, December 23, 1882.

In 1889, Dr. P. S. Abraham presented two cases to the Epidemiological Society of London, one tubercular, the other anæsthetic. The latter was a native of London, sixty-four years old, who had been a sailor in the Mediterranean and Baltic, but for the last forty years had not been out of London. He was a meat salesman. Dr. Abraham thought the period of incubation must have been nearly forty years. He also alluded to a recent case brought to notice in Dublin.

In 1889, Dr. Geo. Dock reported to the Texas State Medical Society two cases of leprosy, of tubercular type, one of eight and the other of five years' standing; one a native of Germany, the other of Alsace; one a harness and mattress maker, the other employed in a cotton press. Both had resided at Galveston more than twenty years, and Dr. Dock was unable to trace the cause either through heredity or contagion.

Professor White, of Boston, states that one of the Tracadie cases escaped about 1857, and was for a considerable time at Boston, under

an assumed name. There he was under the doctor's charge for months, at the Massachusetts General Hospital. A leper from Louisiana, under a feigned name, lived near Boston, and came under his care in 1882. He adds that another Tracadie case has been known at Boston, and one in 1882 was discovered at Providence and returned to Tracadie.

In 1888 a leper, in company with another Chinaman, boarded a train at Ogden. His case was recognized by a physician, who happened to be aboard, and the Division Superintendent of the Central Pacific Railroad was notified; but he refused to have the leper removed from the train, and he was brought to San Francisco.

The State Board of Health of Missouri, in 1889, reported the discovery of a case in June, 1888. He had lived at New Orleans most of the time from 1866 to 1879, and leprosy developed in 1881. He was removed to the quarantine hospital at St. Louis.

In September, 1888, two Chinese lepers traveled from Los Angeles to San Francisco, having been sent by their countrymen without knowledge of the authorities. On arrival at San Francisco they were recognized as lepers and sent to the Twenty-sixth-Street Hospital.*

Late in 1889, two Chinese lepers traveled by rail from New York to San Francisco. One came with a certificate to the Health Officer at San Francisco, that he was affected with leprosy, and a request that "good care be taken of him." †

The Occidental Medical Times of July 1, 1889, gives the case of a leper committed to the Sacramento County Jail, in an advanced stage of leprosy. He was pardoned by the Governor, so that he might be sent to the Twenty-sixth-Street Hospital at San Francisco.

Dr. David Powell, of Marysville, Yuba County, California, kindly reports to me the case of a mulatto barber of that place, aged sixty, who committed suicide in 1888, on discovering himself to be a leper. He was a native of Virginia, and had not been away from Marysville for twenty-five years. Symptoms of leprosy appeared in 1884, but he continued to work at his trade long after. Dr. C. E. Stone, President of the local Board of Health, surmises that he might have contracted the disease from Chinese women.

Dr. F. B. Sutliff, of Sacramento, informed me about a year ago that three cases of leprosy had come under his personal observation in his own community, all of the tubercular type and all at large.

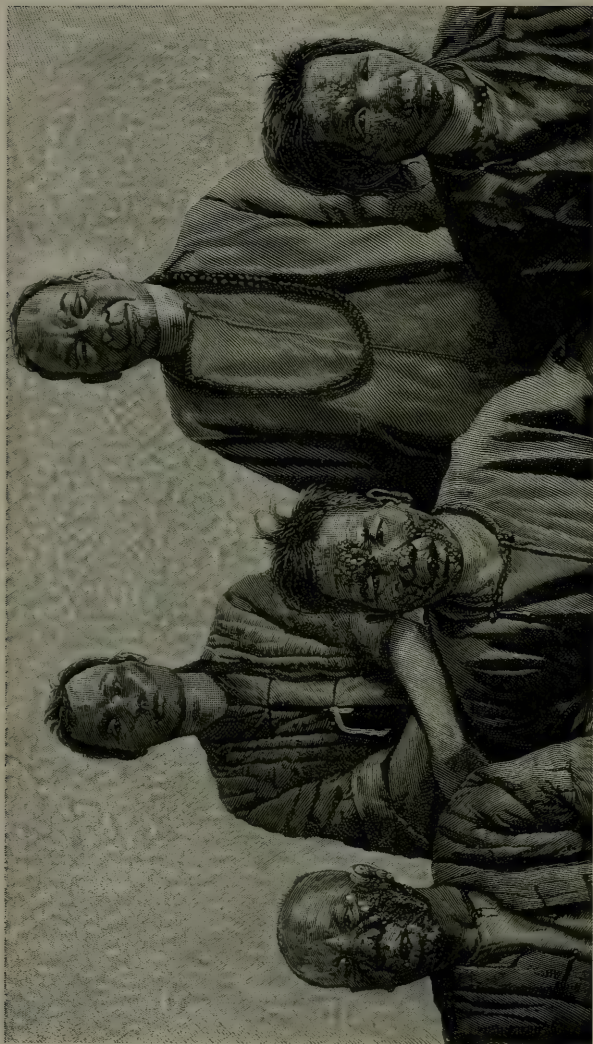
Dr. J. L. Babcock (N. Y. Med. Rec., Sept., 1888) states that three cases occurred at St. Louis in 1888.

In May, 1888, I, myself, saw a young man on the streets of Los Angeles, who presented the appearance of a leper, but there was no opportunity for thorough examination.

The writer of an article in the editorial pages of the Pacific Medical and Surgical Journal, for August, 1888, states that he saw a Chinaman on the street in the Chinese quarter of San Francisco, a few months previously, who was obviously a leper, but not in a very advanced stage. In the month of February, 1890, no less than three lepers, all white men, have been apprehended in San Francisco and sent to the Twenty-sixth-Street Hospital. One, a teamster, forty-one years old, has been affected

* Ah Lone and Chung Ah Fook, two of the five shown in cut, taken in San Francisco, March, 1890.

† I have photographs of about fifty cases of leprosy, mostly Chinese, all of which are supposed to have originated or resided in California.



AH HUNG, No. 1.

AH LOUE.

CHUNG AH FOOK.

SEE TONG TAI.

AH HUNG, No. 2.

CHUNG AH FOOK.—Age, 29; admitted into hospital, September 26, 1888. Eighteen years in California at Sissons, then two years each at Ingrams and Los Angeles. Tubercles on hand and face; paraphlegic; denies anæsthesia. Sick three years.

AH LOUE.—Age, 38; admitted, September 18, 1888. Cutaneous and subcutaneous infiltration of tissues of face, especially of eyebrows, lids, and malar prominences (a mild leontiasis); no ulcerations; no distinct tubercles; hands characteristically puffed; anæsthesia probable, but not noted. Denies having lived in Los Angeles, but admits having lived in Arizona and Colorado. This Chinaman undoubtedly lived in Los Angeles, but like many of his race "evades the truth."

AH HUNG, No. 1.—Age, 35; coal miner; admitted, January 31, 1889. A characteristically tubercular case, no infiltrated areas, no maculæ, no anæsthesia—purely tubercular.

SEE TONG TAI.—Age, 35; smooth shining infiltration of tissues of face; maculæ—atrophy of orbicularis palpebrarum of both eyes—anæsthesia; no tubercles.

AH HUNG, No. 2.—Age, 35; cook; last residence, Napa City; disease of four years' standing. Origin, first a spot on face (maculæ); then a tubercle, this disappeared then reappeared. Face and hands tuberculated, infiltrated, and fissured.

All these five cases were shipped to China on steamer "City of Pekin," October 29, 1889.

The above cases, with their names, histories, etc., have been kindly furnished me by Dr. W. F. Finnie, 229 Geary Street, formerly Resident Physician, City and County Hospital, San Francisco.

seven years, and has been twice at the hospital before, but escaped. Another, now twenty-one years old, lived for some years at Honolulu, and has been affected several years. The third, a native of Guatemala, fourteen years old, and one year a resident of San Francisco, employed as a dishwasher at various restaurants. He has been a leper for three years.

CAUSES DETERMINING LEPROSY.

Twenty years ago, writers on this subject were much inclined to ascribe the disease to endemic causes, such as proximity to the seacoast, low altitudes above sea level, high temperature, excessive moisture in the atmosphere, etc. It is found, however, that the malady prevails where all these conditions are absent. A fish diet has been accused by many writers of being the cause, but the Hindoos of the interior rarely eat fish. In India, it has been attributed to deficiency of salt in food, because the poorest people at the same time abstain most from taxed salt and furnish most cases of the malady. Elsewhere no one has thought of this as a cause. It is true that leprosy attaches most to people lowest in the scale of intelligence, of wealth, and of the comforts of life. Such people live most crowded in their habitations, particularly in their beds, and eat with their fingers from a common dish. They have too little clothing to allow frequent changes and clean attire, soap is little used, and personal cleanliness neglected. All these conditions favor contagion, and it is found that contrary conditions are attended with proportional exemption from the disease. The improved condition of Norwegian immigrants in this country, rather than any difference in the climate, has resulted in the moderation and gradual disappearance of leprosy.

Until ten or fifteen years ago most writers of the present age regarded heredity as the chief factor in the production of this disease, and many still adhere to the belief. It is, however, rapidly losing ground, and there are some who are disposed to estimate it of little or no force. Inasmuch as at least a majority of the children of lepers fail to take the disorder, all must admit that the influence is weak. What becomes of heredity among the children of Norwegian immigrants in the States of Wisconsin, Iowa, and Minnesota? Two hundred lepers in the first generation afford only one in the second generation during fifty years.

Dr. White states that in 1848, eleven inmates of the Tracadie Asylum had altogether sixty-three children, none of whom were diseased. On the other hand, the rapid spread of leprosy in the Sandwich Islands between 1860 and 1875 makes it impossible that any considerable proportion could have inherited the taint. Aside from the mortality due to this malady, the native population there is rapidly diminishing, and it is found that lepers have few children, most of whom are either born dead or die young.

According to Dr. G. L. Fitch, who lived several years at the islands, and who must have had abundant means of observation, of twenty-six children born at the Molokai Settlement of parents one or both leprosy, and aged from twenty-one months to fourteen years, only two were lepers in 1884; but Dr. Mouritz, two years later, found nine lepers among them. Contagion was doing its work. The group of sixteen cases at Charleston could not be accounted for by heredity, for the Jews belonged to three different families, and there were besides Irish, native whites, and blacks; neither did heredity succeed in perpetuating the

disorder. In only a very small number of the forty-two cases now at New Orleans does Dr. Blanc succeed in finding lepers among their relatives, either as antecedents or descendants. Of course, it is out of the question that heredity could have played any part among the white lepers of the Sandwich Islands, of whom sixteen had been sent to the leper settlement previous to 1880.

The advocates of heredity agree that it is much stronger in the maternal than the paternal line, but offer no explanation. It is evident that children are in far closer social relation with the mother than with the father, especially during the first eighteen months of life, so that the chance for contagion would operate in the same degree. Instances are given of skipping over one generation in hereditary transmission. It often happens that children are special favorites of grand-parents, and are in closer relation with them than with their parents. It would be interesting to note whether atavism in leprosy could actually be explained in this way. In my judgment it is quite easy to account for the cases that occur in the same family otherwise than by inheritance, for there are more opportunities for contagion in the same household than elsewhere. Therefore, without totally rejecting the influence of heredity, I should say that, in our present knowledge, it is not necessary to invoke it. The real test would be to remove immediately after birth a number of children from leprous parents, and strictly guard them against contagion. Then if any of them should become lepers, there would be satisfactory evidence of inheritance. Such a test has not yet been afforded, but it may soon be supplied in the Kapiolani Home, devoted to the care of girls, the children of lepers not yet confirmed as lepers themselves, and other suspects of the disease, which was opened in the Hawaiian Islands in November, 1885.

The notion that leprosy is an offshoot, or form, or stage, of syphilis, probably originated in India, where it is entertained by many native and a few European physicians.

So far as I learn, only two medical men who have lived on the Sandwich Islands hold this opinion, namely: Drs. Geo. L. Fitch and F. H. Enders, and the latter is by no means positive. Dr. Fitch's theory of leprosy is thus enunciated (*Pacif. Med. and Surg. Jour.*, Oct., 1885): "I believe myself to be fully justified in saying that leprosy is a disease which cannot be communicated from a leper to any other person, by, through, or under any combination of circumstances, except heredity; and that even this plays but little part in the propagation of the disease, we may know from the fact that from 1866, when Kalawao Settlement was founded, until March 1, 1884, two thousand nine hundred and forty-one lepers were consigned there, and up to October 9, 1884, only twenty-six children born in the settlement were alive, where either parent was a leper before the birth of the child. * * * Suffice it to say, that I fully believe leprosy to be a fourth stage of syphilis, or form of scrofula subsequent to syphilis, occurring but rarely except in a virgin race, or contracted from a member of such race; and then only in persons of broken down or cachectic, nervous constitution, and rarely met with among Anglo-Saxon or Celtic races, except in blondes." *Per contra*, Drs. Arning and Emerson aver that persons contract leprosy whose parents were free from it, and who have never had syphilis. It would be violence to all probability to suppose that the leprosy of Fathers Damien and Gregory, of the Hawaiian Islands, and of Father Bogliori,

of New Orleans, who became diseased while in discharge of their sacred functions, was due to syphilis, either inherited or acquired.

This theory of the identity or relationship of the two maladies must have arisen, both in India (where Surgeon-General Moore holds that view) and the Islands, from their joint prevalence in those countries, and their associations in many individuals. Dr. Fitch lays great stress upon his failure to syphilize several lepers by inoculation with syphilitic virus. This is explained by their being already syphilitic, as the majority of the natives of the islands are said to be.

Let us now note the history of the two diseases. Leprosy has prevailed in the Old World from time immemorial. Constitutional syphilis is not known to have existed in the Eastern Hemisphere before the discovery of the New World by Columbus; but it is certain that within a few years after it seized on all classes of people in Italy and Spain, and rapidly spread over Europe. It was a terrible stranger, and its ravages, both in extent and severity, were like those of smallpox among the American aborigines, and leprosy among the Hawaiians. There is abundant mention of venereal sores and gonorrhœa in ancient literature, but nothing like constitutional syphilis was described till within ten years of the close of the fifteenth century, or after the first visit of Columbus to America.

On the other hand, there is no proof that leprosy existed among the aborigines of America before 1492. Again, it is said that syphilis has long been prevalent in Kamtchatka, but leprosy is not.

Dr. M. Hagan, of Los Angeles, who formerly resided in the Sandwich Islands, and is good authority in regard to the disease, says: "It has been settled beyond dispute that a leper will contract syphilis and recover from it with proper treatment, while the original disease goes on and ends in death." At least 95 per cent of syphilitic cases can be thoroughly cured by proper treatment sufficiently prolonged, but the remedies which control it are powerless in leprosy. On the other hand, the remedies which stay the progress of leprosy have gained no success in syphilis. The heredity of uncured syphilis is undisputed, and generally apparent at birth; that of leprosy, if real, never appears till there has been opportunity for contagion and a sufficient period of incubation.

As to the contagiousness of leprosy, there is abundance of evidence that this was the accepted and general belief of former ages. The Hebrew segregation of lepers proves it. Their collections in hospitals throughout Europe in the middle ages, and their being obliged, when outside, to wear a peculiar garb, and warn other persons of their presence by ringing a small bell, have the same significance. In the present age so few cases are found in the civilized world, and the latent period is so much longer than in all other contagious maladies, except possibly hydrophobia, that some other cause is sought and found, which satisfies those who forget the opinions and practices of former ages when there were more opportunities for observation.

In 1867, the Royal College of Physicians of London, published their famous opinion in opposition to the contagiousness of leprosy, on hearsay evidence, which opinion has governed the action of the British Government ever since, and has exerted a world-wide influence.

In the discussion before the French Academy of Medicine in 1885, only three French physicians held the doctrine of contagion; but in 1888

the number was much larger. (Dr. P. A. Morrow, N. Y. Med. J., July 29, 1889.) It is encouraging to note that the Committee on Leprosy of the Royal College of Physicians has recently recommended another investigation of the subject.

In China and India leprosy prevails as of old, where repression has never been tried effectually. In Europe the plan of segregation during the thirteenth, fourteenth, and fifteenth centuries nearly eradicated the malady. For want of such repression leprosy is now increasing in most of the British colonies. New Brunswick is a notable exception. Dr. Hansen remarks: "I have met with families of which only those members became leprosy that had emigrated to places where leprosy prevailed. The members that remained at home did not catch the disease." With due regard to cleanliness and avoidance of all secretions and exudations from lepers he thinks there is no danger.

Proofs of communication through contagion are innumerable. There is no other way to account for the rapid spread of leprosy in the Hawaiian Islands, and especially its contraction by a few white residents. For example, Dr. A. W. Saxe, in a paper read to the California State Medical Society in 1881, gave an instance of three children of American parents, who remained healthy, having become lepers at Honolulu. Their mother did not nurse them, and they evidently were somewhat inoculated by a native wet nurse or some leprosy playmate. The supposition that the disease existed among the indigenous Mexicans is probably a mistake, for the aboriginal race are free of it, except where they have lived in close relations with the whites or negroes, as in those regions settled by the Spaniards and Portuguese. It is much more likely that American leprosy was derived from Europe and Africa. Not heredity, nor syphilis, nor endemic conditions could have given rise to the group of sixty cases in the village of Spain, to the outbreaks in New Brunswick and Cape Breton Island, to the sixteen cases at Charleston between 1846 and 1876, to the forty-two now at New Orleans, or to the two at Galveston. It is often impossible to trace the source and mode of contagion, but the same is true with all the disorders whose contagiousness is undisputed.

Besides, we have the evidence of inoculation, which is incontrovertible. Dr. Fitch gives some instances of failure, and adduces the convict Keanu, who was inoculated at the Sandwich Islands by Dr. Arning, in 1884, as an alternative to the death penalty; but the man died of leprosy since Dr. Fitch wrote, and some of his other instances may result in like manner.*

Dr. J. C. Tache, of Canada, relates the following: "At the funeral of one of the first lepers at Tracadie, a young man who helped to carry the coffin on his shoulder received an abrasion of the skin from its sharp edge. There was a flow of liquid from the coffin, which wet the abraded spot, and he had no opportunity for several hours to change his clothing or cleanse himself. He had no hereditary taint, but died a leper within a few years."

Dr. A. C. Smith, of Newcastle, N. B., relates the case of a boy now far advanced in leprosy, who at three years of age was waited on by a lep-

* As to Keanu, Dr. Arning supposed that there had been no leprosy previously in his family; but Dr. S. B. Swift, resident physician at the Molokai Settlement, avers that this man's son and sister's son were both lepers before his inoculation. (Occidental Med. Times, April, 1890.) Consequently, it is possible that Keanu may have contracted leprosy in the natural way; though the bacilli were found at the point of inoculation for more than a year afterwards.

rous woman while he was in the healing stage of a burn. There had been no leprosy in his family. Dr. Hansen, surgeon to the leper hospital at Bergen, has published some cases where inoculation had taken place. Dr. Saxe gives the case of a physician's son who acquired the disease after inserting a pin into his leg, which a little Hawaiian leper had just previously thrust into an anæsthetic patch on his own leg. (Prof. White, *Am. Jour. M. S.*, October, 1882.) Dr. Hillebrand relates this occurrence in Borneo: A colored leprosy boy ran a knife into an anæsthetic part of his body. His white playmate then ran the same knife into his own flesh. The white boy went to Europe, and nineteen years after developed leprosy. It has been suggested that leprosy might be inoculated by the bites of flies and mosquitoes coming from leprosy sores; and it is supposed by Dr. Manson that Elephantiasis Arabum is communicated in this way. The supposition is certainly more probable with the former than the latter, and might account for some mysterious cases.

It is important to make a distinction between contagion and infection. Unfortunately, there is a want of precision in their definitions, and great confusion in the use of the terms. Here I would suggest that we understand contagion to mean the reception of a disease poison through some solution of continuity, and infection its absorption through an unbroken surface. Contagion would, therefore, mostly operate by immediate application of virulent matter to an external abraded spot; and infection commonly be produced on respiratory surfaces through the medium of the atmosphere. The same distinction would apply to microbes in the alimentary canal, and on the genito-urinary parts. It follows, therefore, that infectious diseases only are liable to become epidemic. In this sense leprosy would be contagious but not infectious, since it is probably necessary for the virus to come in contact with an exposed capillary surface in order to be absorbed. This is indicated by the safety of persons causally meeting lepers, and it explains the fact that individuals have lived in intimate relations with lepers for years without harm. Proof of the absolute non-contagiousness of leprosy is claimed from the well known and numerous instances of escape during many years of married life between lepers and non-lepers. Safety is attributable to a sound skin, or failure to apply the virus to an absorbing surface. The contagiousness of syphilis is never questioned, but it is probably not communicated through a sound mucous surface, for many incontinent men have always escaped it. The explanation that sexual relations with lepers is less dangerous than with syphilitics, is the fact that leprosy is not apt to attack the generative organs.

The period of incubation is probably rather indefinite. Most writers say from five to ten years, but it is often less. In the case of the man inoculated by Dr. Arning, there were manifest symptoms of leprosy within three years, and the young man mentioned by Dr. Tache began to complain within a year, but lived about eleven years. It is not improbable that there was a mistake in the period of incubation given for the first communication of the malady at the little village in Spain, previously mentioned as only a few months; it might have been longer. Dr. Hansen mentions the case of a Hollander who became a leper ten years after his return from the West Indies. I have already mentioned a case in this paper, in which the latent period was supposed to be forty years, but this seems incredible.

As to sex, the common opinion is that males are considerably in excess of females. This is probably correct, though females in the seclusion of home would be more apt to escape observation. But it is plain that men and boys, being more away from home, in all sorts of company, would be exposed to contagion. With heredity as the prevailing cause, there should be no such marked sexual selection.

It is agreed that the majority of cases begin between the ages of fifteen and forty years, which is the period of greatest activity and exposure. Under three years of age it is extremely rare. Dr. Fitch has not known a case before the commencement of second dentition, but Arning in the Sandwich Islands, and Kynsey in Ceylon, have seen it at three years.

Dr. Torrens has observed it in infancy in the Canary Islands, but the precise age is not given. We may safely conclude that there is always time for a reasonable incubation after exposure.

The natural duration of leprosy varies with the type and circumstances influencing progress. Lewis and Cunningham give the average duration of the tubercular form in India as six years shorter than that of the anæsthetic, and fourteen years for cases in general. Dr. Graham (Wood's Handbook) states that leprosy usually proves fatal in seven or eight years. Danielson and Boeck, of Norway, give the average duration as eight or nine years for the tubercular type, and eighteen or nineteen for the anæsthetic, but sometimes prolonged to forty years. Dr. Arning, in 1884, gave the duration from five to ten years, but Dr. Hillebrand, whose experience in the Islands dated fifteen years earlier, put it at three to five years. It is always understood that cases of mixed type have a progress slower than the tubercular and faster than the anæsthetic.

The circumstances modifying leprosy are numerous and varying in effect. Any causes which lower the standard of health, like previous sickness, deficiency or bad quality of food, exposure to bad weather, excessive exertion, sexual excesses, intemperance, living in close and crowded apartments, deficiency of clothing for change, neglect of ablutions, all favor both the contraction and rapid progress of the disorder. Improvement in all these respects accounts for the development of few cases among Norwegian immigrants, and, with a single exception, of the exemption of their progeny in the United States.

Admitting the contagiousness of leprosy, it is possible that it varies greatly in degree among different individuals and races, as is true of other diseases. Dr. Mouritz concludes that about 18 per cent of the Islanders resist contagion totally, judging from his experience at the Molokai Settlement. It is doubtful whether 1 per cent would resist intentional inoculation. Where the disease has prevailed for thousands of years, as in Egypt, India, and China, and where the anæsthetic is the prevailing type, the principle of natural selection and survival of the fittest would gradually increase the resistance of the people, and in time those races might become exempt. In the absence of effective repressive measures, the population must otherwise have greatly diminished. The same seasoning for ages of the natives of those countries likewise explains the protracted course of the disorder. Without such acquired resistance, and in the absence of repressive measures, its ravages would equal what was experienced in Europe in the twelfth, thirteenth, and fourteenth centuries.

Without apprehending a high degree of contagiousness for leprosy, or

great risk in ordinary intercourse, it is clear that serious danger often lurks in unexpected quarters. Two priests and one physician, Dr. Edward Hoffman, undoubtedly contracted it on the Islands while pursuing their ordinary avocations; also a priest at New Orleans. What might have happened—indeed may already have been incurred here in California—from the Marysville barber who continued to shave men's faces for years after he became a leper; from the San Francisco teamster who escaped and pursued his regular business for more than two years; from a far advanced case lately found in a Chinese laundry at Sacramento; from an escaped leper supposed now to be engaged in fishing in the river; from two Chinese cooks and a Mexican dishwasher sent to the San Francisco pesthouse within the past year? Probably not one of these individuals could point out the particular source of his own taint; more than possible other mysterious cases may follow them, like lengthened shadows to a hopeless doom. In fact, an instance has actually occurred in California of a white boy, now a leper, whose father has employed Chinese both on his ranch and in his house, some of whom are said to have had a cutaneous disorder.

BACILLUS LEPRÆ.

The credit of first discovery is given to Hansen, of Bergen, of date varying from 1869 to 1874, according to different writers.

In 1879 Neisser announced an independent discovery. The latter has inoculated rabbits and dogs with leprous matter, and so produced inflammatory nodes corresponding to human leprosy. He supposes that the spores enter the system and develop wherever they find a suitable nidus, especially in the lymphatic glands. Thence they invade the entire body. Eichhorst states that artificial inoculation of animals has failed, and this has been Arning's experience in the Hawaiian Islands. Neisser, Damsch, and Vossius have succeeded in the culture of the bacilli at the infected spot. The bacilli are found in the skin, mucous membranes, peripheral nerves, lymph glands, testis, liver, spleen, and eyes; also in the blood, usually inclosed in white blood corpuscles. From the annual of Universal Medical Science for 1888 (Sajous), I condense the following: The bacilli lepræ have never yet been found in the blood. When introduced into the circulation these organisms probably are rapidly carried to the capillaries, and thence by diapedesis to lymph spaces, where they set up the characteristic changes. Lymph may contain the bacilli; glandular secretions, notably the urine, are almost entirely free. Tears, the nasal secretion, and the saliva swarm with them whenever the ocular, nasal, or bucco-pharyngeal surfaces are lepromatous; also the alvine discharges in leprous diarrhœa. When the testes are involved the semen contains bacilli. The uterine mucus and vaginal secretions never do. Vaccinal lymph from lepers contains them. Leprosy may almost certainly be conveyed from venereal sores. The lymphatics and ganglia are characteristic and constant foci of the bacilli. The central nervous system is not affected by leprosy, as it is by syphilis. There are two methods of conveying disease through bacteria: 1. By direct contact, or inoculation; 2. Indirectly, through soil, air, water, or food. Arning has succeeded with the former mode, but failed with the latter, in his experiments

with leprosy. (This indicates that leprosy is contagious, but not infectious.)

Dr. Edw. E. Arning, by invitation of the Hawaiian Government, pursued the study of leprosy in the islands from 1883 to 1885. The following is a brief abstract of his observations in its bacteriology. He found bacilli in the trunks of nerves supplying anæsthetic patches, but not in the patches themselves, nor in chronic sores resulting therefrom. No bacilli in blood or urine. They were found in the nodules of the tubercular form. Culture experiments failed to reproduce bacilli. Inoculation failed to prove the disease in the lower animals. (It had failed in the convict Keanu up to the date of his departure. The animals should have been kept under observation at least three years.) He considers leprosy peculiar to mankind, and transmissible from one person to another directly through the bacilli, or through the intermediate stage of spores. Arning found bacillus lepræ in leprous corpses, even after the appearance of bacteria of putrefaction, but could not aver that they were alive. Bacilli are not found in the red maculæ of the face, which usher in many cases. Excisions from the point of inoculation of Keanu showed bacilli under microscope for fourteen months, but in diminishing numbers. After vaccination of lepers, he found bacillus lepræ in the lymph and crusts.

Dr. Prince A. Morrow (N. Y. Med. Jour., July 27, 1889) states that he failed to find bacillus lepræ in any part of a stillborn child at full term. (Repeated observations would throw light on the heredity of leprosy, and no opportunity should be lost.)

Dr. J. H. Stallard, of San Francisco, has kindly given me a report of his studies in the bacteriology of leprosy, and slides prepared by himself for microscopic observations. He finds that the bacilli persist in water and other fluids, notwithstanding the presence of putrefactive bacteria, for at least eighteen months. As they are motionless, and inoculation is inadmissible, we have no positive evidence of activity; but the slides show that the bacilli continue in every possible form, as spores, more or less aggregated; as bacilli, of various lengths and diameter; plain or beaded, single, or in closely woven zoöglæ. His experiments indicated water to be the vehicle of contagion. After immersion of leprous tissue in absolute alcohol for over a year, he found that subsequent treatment with water would not remove the bacilli, though they could still be seen in situ.

Dr. J. E. Graham (Wood's Reference Handbook) remarks: "It is probable that the spores or bacilli themselves find their way into the body through some lesion in the epithelium, and thus by their growth the system is affected. Nodules and infiltrations are thus the result of specific irritation, due to presence of bacilli."

The mechanical action of these microbes seems to me a correct supposition. Their growth and pressure on blood vessels and nerves satisfactorily explains the mutilations and anæsthesia, and pressure on solid tissues accounts for the ulcerations characteristic of the disorder.

The morphological resemblance of the bacilli of leprosy to those of tuberculosis has been observed by bacteriologists; likewise the slow growth of both microbes. The analogies in the natural history of the two disorders are equally striking; their slow progress, their frequent arrest and occasional retrogression; the usual relapse and fatal termination, unless anticipated by a fatal intercurrent attack of another disease;

the prolonged period of incubation; and probably in both cases a necessary solution of continuity for admission of the microbes to the internal organism. Moreover, it may be found, in time, that heredity figures about as much in one as in the other.

The uniform presence of the bacilli in lepers, whenever looked for, and their absence from non-leprous subjects, demonstrate their connection with the disease. Successful inoculation demonstrates their causative agency and its contagiousness. Even without the evidence of specific bacteria, proofs of the communicability of leprosy are, in my judgment, satisfactory; with it there is no escape. It is improbable that these microbes should find access through sound mucous surfaces of the respiratory or alimentary tract, for then the disease would be infectious, like measles and typhoid fever, and vastly more prevalent. It is apparent, however, that individuals affected with lesions of any tract, whether external or internal, accessible to the air or to food or drink, might offer an avenue to leprous matter, either in the moist or pulverulent state. The morbid intestinal discharges and external ulcerations of lepers are known to abound in the specific bacilli, and are doubtless the general source of contagion. Who knows the antecedents of old rags, of the cast-off clothing that goes to the shoddy factory, of the second-hand clothing which many people handle and wear? The persistency of leprous bacilli has been demonstrated. Such considerations give a credible explanation of some mysterious cases, and a warning of danger lurking at unexpected moments.

THE CONTROL OF LEPROSY.

This subject naturally falls under two heads: (a) curative; (b) preventive.

It is not my intention to make even the most superficial review of the various remedies and modes of treatment in this malady, but only to notice a few agents lately approved. Dr. Arning found that the use of ointments having 10 per cent strength of salicylic and pyrogallic acids destroyed the tubercles, softened the infiltrations, and sometimes restored sensibility to anæsthetic patches. Salicylic acid was tried, also, internally, with apparent benefit. Hypodermic injections of corrosive sublimate, one hundred and sixty in the course of two years, were followed by amendment in one case; in another eighty injections were followed by retarded rate of progress. He found electricity beneficial to the anæsthesia. Potassium iodide failed of good results. With apparent improvement from certain agents, as above, he does not claim lasting cures. Dr. C. J. Peters, of Bombay, has used the following course:

1. Carbolic oil (one in forty) is rubbed over the whole body, to promote healthy action of the skin. This is followed by soap and water ablution.

2. To the ulcerated spots an emulsion of gurgin oil and lime water (one in three) is applied by friction, or on cotton with a bandage.

3. To the anæsthetic patches and tubercular growths cashewnut oil is applied with a brush or feather.

4. Internally, five-minim doses of Chaulmoogra oil with five grains of sodium bicarbonate in one ounce of peppermint water are given. In some cases three-grain doses of potassium iodide. The results obtained

were healing of ulcers, dispersion of tubercles, restoration of sensibility, and relaxation of contractions.

5. The general testimony, however, is to the effect that any mode of treatment is in the end disappointing. Arrest of progress is only temporary, being usually followed by suspension of treatment. Indeed, it is not certain that long perseverance would be attended by permanent relief. At the Tracadie Hospital patients have been discharged apparently cured, but they generally returned to die. The results are even less encouraging than in the treatment of pulmonary consumption. Doubtless some have improved enough to be discharged; have gone out and died of other diseases, and have been considered cured of their leprosy; but there is no proof, and it is rather probable that in time it would have returned. The health authorities of the Hawaiian Islands consider leprosy practically incurable, though they acknowledge that life may be prolonged by certain medical treatment, by good food, and by favorable sanitary conditions.

6. Since, then, so little is to be expected of curative treatment, there is no question of the necessity of rigorous preventive measures. In the earliest stages recognition of the disease is difficult and generally impracticable, but then the danger is small. As soon as a diagnosis can be reached without risk of making a mistake, there should be no hesitation or failure about enforcing segregation. Long ago the people of California recognized the danger of planting leprosy on this coast through Chinese immigration, and for more than fifteen years legislation gave abundant authority for its exclusion and repression. Section 2952 of the Political Code reads as follows: "It shall not be lawful for lepers or persons affected with leprosy, or elephantiasis, to live in ordinary intercourse with the population of this State; but all persons shall be compelled to inhabit such lazarettos, or lepers' quarters, as may be assigned to them by the Board of Supervisors of the city or county in which they shall be domiciled or settled; and the Boards of Supervisors are vested with power and are required to make all necessary provisions for the separation, detention, and care of lepers or persons affected with leprosy, or elephantiasis, settled or domiciled in their respective cities or counties. The Superintendent or manager of all lepers' quarters under this chapter shall forward quarterly statements, showing the name, age, sex, and birth-place of each leper in such quarters, to the Secretary of State, who shall keep a proper record of such matters for the information of the public."

Section 2955 provides for the inspection of all persons arriving in California from foreign ports by the Commissioner of Immigration; those found to be lepers are to be taken in charge by him and placed in a suitable lazaretto, furnished by the Supervisors whenever necessary, and there detained separate from the general population so long as they shall elect to remain in the State, or until they have recovered; but they are allowed to return whence they came. The master or consignee of the vessel bringing lepers is liable to a penalty of \$1,000 for failing or refusing to comply with the law.

In 1883, the Board of Supervisors of San Francisco supplemented the above Act by an order which forbids positively the landing of lepers from any ship, their transfer to another vessel, and their harboring by any person outside the lazaretto. Captains of vessels are required to

report all such cases on arrival. Penalty, fine not less than \$500, or imprisonment not less than six months for any violation.

There is ample legislation in California to deal effectually with leprosy, but I regret to find the health authorities in some towns lax about enforcement. Such has been the recent experience at Sacramento, and some time ago at Los Angeles. I find, also, that there is *no record of lepers in the office of the Secretary of State, as the law requires.*

California is far in advance of the other States of the Union in laws for the control of leprosy. In Oregon, Health Officers appointed by the Governor for the ports of Astoria, Coos Bay, and Gardiner, are required to board all vessels arriving by sea and to examine passengers and crews for such contagious diseases as smallpox, cholera, and leprosy. This Act provides for no lazaretto, or express disposal of lepers. The Board of Health of New York City is empowered to send to the Marine Hospital any person, not a resident of the city, affected with a malignant or dangerous contagious fever, and there detain him at their pleasure. The provisions of this chapter extend to all diseases which, in the opinion of the Board, shall be dangerous to the public health. Residents of the city may be isolated and guarded at their homes, and the Board may exercise all such other powers, whenever a contagious disease shall appear in the city, as in their judgment the circumstances of the case and the public good may require. Thus it appears that their general powers might be construed to include leprosy, but so far this has not been done. In Massachusetts, Boards of Health have power to isolate and provide necessary attention to persons affected with plague or other sickness dangerous to the public health, either by removal to another house or by removal of other persons from the domicile; and I am informed that latterly lepers have been kept separate from other people.

The Federal Government, having had its attention called to the urgent need of action, has already taken measures for the exclusion of lepers from foreign countries, as the following shows:

CIRCULAR.

Regulation to prevent the introduction of leprosy.

TREASURY DEPARTMENT, OFFICE SUPERVISING SURGEON-GENERAL, M. H. S.,
WASHINGTON, D. C., December 23, 1889.

To Medical Officers of the Marine Hospital Service, Collectors of Customs, and others concerned:

The national quarantine Act, approved April 29, 1878, entitled "An Act to prevent the introduction of contagious or infectious diseases," provides that no vessel or vehicle coming from any foreign port or country where any contagious or infectious disease exists, or any vessel or vehicle conveying persons or animals affected with any contagious disease, shall enter any port of the United States, or cross the boundary line between the United States and any foreign country, except in such manner as may be prescribed.

Attention is now directed to the increased prevalence of the contagious disease known as leprosy in several foreign countries, and the danger of its increase in the United States through the immigration of persons affected with leprosy, and by direction of the Secretary of the Treasury the following regulation, as framed under authority of the foregoing Act, subject to the approval of the President, to protect the people of the United States from the introduction of leprosy:

1. Until further orders, no vessel shall be admitted to entry by the officer of the customs until the master, owner, or authorized agent of the vessel shall produce a certificate from the Health Officer or Quarantine Officer at the port of entry, or nearest United States Quarantine Officer, that no person affected with leprosy was on board the said vessel when admitted to free pratique, or in case a leper was found on board such vessel, that he or she, with baggage, has been removed from the vessel and detained at the quarantine station.

2. Medical officers in command of United States quarantines are hereby instructed to detain any person affected with leprosy found on board any vessel, but such officer will permit the departure on outgoing vessels of persons detained at quarantine in pursuance

of this regulation, provided such vessel shall be bound to the foreign country from which the said leper shall have last sailed.

JOHN B. HAMILTON.

Supervising Surgeon-General, Marine Hospital Service.

Approved: WILLIAM WINDOM, Secretary.

Approved: BENJ. HARRISON.

Inasmuch as the control of leprosy, within the national borders, belongs to the separate States, it is highly desirable that they should enact substantially uniform laws. The subject is a suitable one for the consideration and action of the Conference of State Boards of Health, and this body could frame a bill suitable as a model for all the States. It would then be the duty of each State Board of Health to procure the passage of an Act for that purpose.

This part of the subject would be incomplete without noting some necessary precautions in disposing of leprosy corpses. Bacteriologists have shown that the bacilli of leprosy, unlike many others, withstand the action of the bacteria of putrefaction. We know that the soil is poisoned for many years by the bacilli of anthrax, for the rapid contagiousness of the disease has proved it. The contagion of leprosy is so slow, that proof may never be made satisfactory how long the virus persists; but danger is to be apprehended, and it is easy to obviate it. The law should direct some effective method or methods of disinfection. Cremation would certainly be effectual, but could not be made compulsory in the nineteenth century. Whoever lives to the second half of the twentieth century, will probably witness the cremation of bodies dead of dangerous diseases. For the present we might be content with burial in quick lime, and might perhaps obtain legal authority to enforce it.

The full extent of this fearful malady no one knows. Few writers name even half the countries where it may be found. Though the civilized world has substantially won the victory, the enemy returns casually and carries off one or more victims from the best regulated communities. In all four quarters of the globe it retains a foothold. In its ancient seats of Asia and Africa, it holds undisputed sway, almost, without exception, stationary, or perhaps slowly declining, because the races are growing resistant by survival of the fittest. In Europe it has a stronghold in Norway, from which it may be dislodged and perhaps quite expelled within half a century. It holds ill-defined territory in Southern and Central America, the West Indies, and Mexico, and a small tract in British America. In Australasia it is occupying new territory.* In the Sandwich Islands there is a struggle for life between the newly civilized people and the destroyer. In our own country the portions once dominated by the Spaniards have had the earliest and the latest experience, even to the present hour. South Carolina has not escaped; Wisconsin, Iowa, and Minnesota have received it with Norwegian settlers, Utah with Mormon converts, and the Pacific States with Chinese. New York City is seldom without specimens, brought in ships from queer ports in foreign lands, and the other commercial cities are frequently startled with strange visitors. Occasionally, as at Charleston

* The President of the Board of Health for New South Wales reports at present twelve cases in Sydney—ten Chinamen, one Japanese, and one Englishman. Thus it is clearly, as in so many other places, almost exclusively a disease of Chinamen. (B. M. J., Feb., 1890.)

in the past, and New Orleans in the present, alarming numbers come to light.

Just now the point most threatened is New Orleans, for no legal barrier stands to protect the great city which, after a long and dreadful struggle, has lately gained the mastery of tropical yellow fever by quarantine. The successful method of Ulloa and Miro is forgotten or unheeded by the authorities, and must be rediscovered to save the people from the fate of the Hawaiians. Here in California the enemy, few and scattered, is in our midst, and others are liable to come on every ship from China and the Islands; but we have been fully warned, and are armed with lawful weapons. It is our own fault if they do not protect us.

One other provision is needed—a State hospital for lepers. Our statutes enable local authorities to act for themselves, but not one of the counties has a suitable lazaretto. San Francisco has always had more than half the lepers in the State, but its only accommodation is the pesthouse, where lepers and smallpox cases are lodged in the same house. That the lepers escape smallpox, and the smallpox patients escape leprosy, is rather good luck than good management. At least one leper has died of smallpox, and some leper of the future may be reminded of a former residence at the same institution for the other complaint. Apart from such improper association of subjects of the two diseases, the pesthouse is an insecure place. Only lately a leper in a far advanced stage has been recommitted, who escaped two and one half years ago, and was at large in the city during the whole interval. A small island near San Francisco would be the proper site for a lazaretto, and accommodations for one hundred lepers would be enough for present and prospective needs, inasmuch as most of the cases have hitherto been sent back to China.

It has also been suggested that a contract be made, if possible, with the Hawaiian Government, to have all lepers cared for at the leper settlement on Molokai.

In Louisiana there is imperative need of such an institution and of legislation equivalent to the Act of California. As to the other States, it would be sufficient to pass the necessary isolation Act, and leave its execution to the State Board of Health, with power to draw warrants upon the treasury, not to exceed a fixed amount, for the expenses. I would not be understood as encouraging any alarm on this subject, even in Louisiana or California. Our State needs only faithful enforcement of existing laws, with a suitable lazaretto, while Louisiana would be saved by a revival of the forgotten plan of Miro, which was successfully in operation just a century ago.

In conclusion, I would not be unmindful of courtesies and assistance rendered in the collection of data for this paper, from a large number of correspondents at home and abroad. They are too numerous for individual mention, further than is already indicated. Among them, officers of Health Boards have rendered especial service. To all I tender sincere thanks.

LEPROSY.

By WOLFRED NELSON, C.M., M.D., Member College Physicians and Surgeons, Province of Quebec; late Member State Board of Health, Panama, etc.

In the spring of 1888 it was my good fortune to pass some time in the island of Trinidad. While there (thanks to the courtesy of the Surgeon-General of the island, S. Leonard Crane, M.D., C.M.G.) I was given the *entrée* of the hospitals, convalescent homes, etc., over which he so ably presides. At the leper asylum I was introduced to Dr. Beaven Lake, in charge of the asylum, and was allowed to see the patients under his care and make a series of photographs. Six of the illustrations hereafter were made at the asylum, and the remaining two—cases of elephantiasis—were made at another institution, partly medical and partly charitable.

Now to consider the illustrations:



CASE 1.

CASE No. 1.

Case of tubercular leprosy; patient, a negro from Venezuela, aged eighteen. He had been in the asylum since 1881. He was going from bad to worse. Three years previous to my visit, Dr. Rake had removed



CASE 2.



CASE 3.

several tubercles from his face. They reappeared within a year. He was a fearful looking object. Some of the tubercular masses were ulcerating or breaking down. Face, ears, wrists, and hands in places were masses of large tubercular growths.

CASE No. 2.

The same subject, showing the left side of the face. Masses of tubercles on some of the fingers were bandaged. His general health was good.

Dr. Rake informed me that the average duration of life in tubercular cases was eight or nine years. The Asylum Reports, page 24 of 1887, give a history of the case.

When the eyes are involved, as they often are, the disease begins in the conjunctive. Later there is corneal infiltration. Iridectomy gives temporary relief. The sight soon goes.

CASE No. 3.

Mixed case of leprosy; patient, a Chinaman. The tubercular growths did not trouble him very much. Dr. Rake was constantly removing dead bone in this case, and opening sinuses in the feet. Man, aged forty. Had been in the asylum three years. He must have acquired the disease in the island of Trinidad, as he left China many, many years ago.



CASE 4.

CASE No. 4.

Patient, a white woman—a creole of Trinidad; aged about forty-five; probably of Portuguese descent. Face shows nothing, and has escaped. The deformity of the hands was great—an anæsthetic case. The average duration of life in anæsthetic cases is ten years.



CASE 5.

CASE No. 5.

Negro, a native of Trinidad; a very old case; fully twenty years old; a purely anæsthetic case; absorption and amputation by nature of several fingers. Some of the fingers in these cases are in-curved. His face



CASE 6.

had escaped entirely. He was looking down while I was making the photograph, which will account for the drooping lids as seen in cut. One would fancy ptosis was present.

Strange as it may seem, many of the lepers, practically without fingers, have acquired a certain dexterity; can use knife and fork, and lift buckets, etc. It seems so strange to see nails growing over the knuckles, but the explanation is simple: the bones have been absorbed and the skin contracts, hence the nails.

Many of the lepers are allowed to do light work—gardening, etc. It keeps them employed and fairly happy. As a whole, they seem a contented lot. They receive the best of care, and have excellent quarters, etc.

CASE No. 6.

Patient, a negro; a very interesting case. Dr. Rake removed a cataract, and got good vision. He published an account of this case in "The Lancet," London, 1886. Patient's vision when I saw him, in 1888, was excellent. His left wrist was full of fluid. By compressing the parts the ends of the denuded bones communicated a grating sensation, as in Charcot's disease. The left carpus can be dislocated any way



CASE 7.

you like. Left hand was bent at a right angle to arm. Patient tottered in walking like an ataxic. A fellow patient had to hold him steady while I was taking the photograph. This case was deemed a very interesting one, and the novelty was to know whether the leprosy had invaded

the cord, or was it locomotor ataxia properly so called. An anæsthetic case.

CASES No. 7.

The men on the reader's right and left are coolies (*i. e.*, East Indians, employed as laborers on the sugar estates). They both have Elephantiasis Arabum. The man in the center is a West Indian negro, having Elephantiasis Græcorum. The former is not associated with leprosy, while the latter is occasionally, but only occasionally. Below are their legs:



The right leg of the patient on the reader's left was a mass of warty growths. The left leg of the negro in the center was a large, misshapen mass. The case on the reader's right shows uniform infiltration, or enlargement of both legs.

As much confusion exists in the ordinary medical mind regarding leprosy and its connection with elephantiasis, I purposely photographed the legs and their proprietors. As has been stated, Elephantiasis Arabum is not associated with leprosy, while the Elephantiasis Græcorum may be, but only occasionally.

Elephantiasis is said to be due to the *filaria sanguinis hominis*; but the latter is found only in some cases. Ligating the femoral for a cure is deemed a very doubtful expedient, as collateral circulation soon sets up, when the old condition obtains.

Dr. Rake is of the opinion that gangrene has been a direct result of the operation. (See Asylum Reports.) In certain cases, free incisions and drainage give relief to a certain extent, but the fluid soon accumulates again. Such cases are hopeless, unless you amputate. Dr. Rake met with a case of leprosy of face in a boy, associated with elephantiasis. The leg was amputated, but at the end of a fortnight pyæmia developed and killed the patient.

Many years ago, when I was a mere lad, my father, the late Dr. Horace Nelson, of Montreal, amputated a leg four inches above the knee, for Elephantiasis Græcorum. The patient was a French Canadian; recovery was perfect. The leg is in the Museum Medical Faculty of McGill College, Montreal.

I have heard of but one case of leprosy in Montreal. It occurred many years ago, and it came under the observation of the late Dr. R. Palmer Howard, who for some days was sorely puzzled by it, but later diagnosed it correctly.

So much for the photographs. I have others by me, but owing to my leaving for England and the Continent earlier than usual, I cannot report them at present.

Now for a few general considerations regarding leprosy, a disease, by the way, that of late has made much unnecessary stir, great sensationism, as well as causing gross injustices, if not positive cruelty, to several unfortunates discovered in the United States. A few facts, and no theory, regarding this most ancient of diseases: During my five years at Panama, and extensive traveling since, all within the Tropics, I have seen a great deal of the disease. All along the Spanish Main it may be found; also in the West Indies. It is not confined to the lower classes.

Dr. Rake's opinion regarding its cause is that shared by all the students of the disease known to me. He deems the predisposing causes, bad food, bad ventilation, and neglect of personal hygiene; or, in other words, the same causes that predispose to phthisis predispose to it. He says that the parallel between leprosy and phthisis is an extraordinary one. The bacilli of the two diseases respond to the same chemical tests; the enlargement of the glands, the caseation, etc., being identical with phthisis. The latter disease gives the heaviest mortality among lepers, causing a fourth of all the deaths at the asylum at Trinidad.

Years ago, while studying the disease at Panama, it was thought by some writers that sexual connection was the means *par excellence* for propagating the disease. It is not at all unusual to find a married couple, one of whom may be a leper, and the issue may wholly escape the disease.

In the Sandwich Islands, of thirty or forty children born to lepers, but a very small proportion have inherited the disease, two or three per centum only. (See Report Board of Health, Honolulu, 1886.)

Is leprosy in any sense contagious, as we understand contagion? Dr. Rake says that it is not. Such is my opinion. Inoculations made by him at the hospital have failed to produce the disease. (See Island Reports, 1886.) Finally, I do not know a single physician *familiar* with the disease who deems it contagious. All the evidence is quite the other way.

While in Trinidad I asked the Sister of Charity in charge of the Apothecaries' department how long she had been there. Her reply was six and twenty years. I then asked if any Sister of Charity had ever shown any signs of the disease. "Not one," said she. "Pray remember, six and twenty years within a lepers' asylum." A Lady Superior and eight Sisters of Charity, nearly all French women, have charge of the asylum. They are noble women, passing their days among the "living dead." No interviews, no praise from princes, give them publicity; they are satisfied to do their duty without parading it before the world.

Had leprosy been a highly contagious disease how can one explain their immunity?

The Surgeon-General, a gentleman of life-long experience, is no believer in its contagiousness.

It will be safe to state that the danger from lepers is almost wholly imaginary, and exists in the minds of a few medical men in this country who seem to adopt the sensational views of the lay press.

At home, in Canada, Dr. Smith, who has been making careful inquiry among the lepers at and near Tracadie, New Brunswick, states emphatically that it is dying out.

As to treatment: Leprosy practically is incurable; hence, treatment practically is nil. Cleanliness, good diet, fresh air, etc., meet the general indications. Some remedies, such as arsenic, chalmangra oil, etc., and change of scene, are said to be useful. At times slight changes for the better may be noted, but they are temporary. Upon a return to their old habitat the disease resumes its sway. The treatment consists in meeting complications as they arise.

Dr. George Dock, of Galveston, Texas, found two well marked cases in that city—native cases, if I may so term them. He read a paper on them last year at the meeting of the Texas State Medical Association at San Antonio. One of his cases sent to Colorado, improved. The other was stationary—a well marked case, tubercular of many years' standing; man's wife shows no signs of it.

Dr. Guiteras, now of Philadelphia, formerly of Charleston, South Carolina, told me some years ago, when we met in Florida, of seven cases studied by him in Charleston; all Americans, if I remember rightly.

Quite recently, when in New Orleans, Dr. Austin, who has practiced there a lifetime, told me of some fifteen cases. He did not deem it contagious, or that it was increasing. He also is fully of Dr. Rake's opinion that the disease is due to bad hygienic conditions, etc.

One day while in the Post Office in Little Rock, Arkansas, I saw a well-marked tubercular case.

In a letter to me from Dr. Beaven Rake, of date April 23, 1890, he reaffirms his view that leprosy is not contagious, as we understand contagion. He also adds that some authorities deny that it is hereditary.

This isolating of lepers by taking them from their families, is cruel and wicked. Phthisics, we know, are sources of great danger, yet we do nothing. They travel in sleeping cars, expectorate everywhere, yet nothing is said. We do nothing to isolate syphilitics. The sensational articles in the lay press have been adopted by a large section of medical men as gospel. Let us, as intelligent medical men, keep to facts. Let us be just, and not lend ourselves to assisting in oppressing the sick and afflicted. Let us speak knowingly or be silent. Some of the enactments regarding lepers in this country are a blot on legislation, and an admission of ignorance that is wholly incomprehensible to any student of leprosy.

NO. 32 NASSAU STREET, NEW YORK CITY, August 4, 1890.

RECENT PROGRESS OF SANITATION IN CALIFORNIA, AND OUR PRESENT SANITARY NEEDS.

By W. R. CLUNESS, M.D., Sacramento.

(A paper read before the State Medical Society.)

Having reluctantly accepted an appointment to address this society on some subject relating to public hygiene, I would respectfully invite your attention to a brief review of the sanitary legislation which was effected at the last biennial session of our Legislature, in 1889, together with some remarks on other measures deemed of hygienic importance.

The last Biennial Report of the State Board of Health, published in the latter part of 1888, contained some quite severe reflections of the Secretary upon the neglect of the previous Legislature of the State to recognize its sanitary needs, as evidenced by its failure to pass any sanitary bills, except one appropriating \$10,000 for an emergency fund, to be used as far as necessary for excluding infectious diseases from the State. These remarks of the Secretary were resented by some of the Senators who held over and sat in the Legislature of 1889, and for a short time he was one of the best hated officials in the State. None the less, his caustic words had a salutary effect on both branches of our law makers at the last session, and we have to rejoice in an unusual number of Acts of real utility to the State. These are as follows:

Senate Bill No. 11 was an Act to provide for the proper sanitary condition of factories and workshops, and the preservation of the health of the employés. It applies to all establishments where five or more persons are employed, and the Commissioner of the Bureau of Labor Statistics is required to enforce its provisions. The provisions mainly apply to foul effluvia, suitable water-closets separate for the sexes, ventilation, underground apartments in bad sanitary condition, mechanical contrivances for obviating of injurious gases, dust, etc., and seats for females when not required to be on their feet.

The Commissioner, Hon. J. J. Tobin, reports upon the execution of the Act as follows:

When the Act to provide for the proper sanitary condition of factories and workshops was passed, it was intended that this bureau should be supplied with the means to enforce it, consequently the appropriation was increased so that the Commissioner could employ an assistant, whose special duty would be the inspection of factories and workshops, and the enforcement of the law. The Governor vetoed this appropriation, and, as I have to continue the statistical work for which all labor bureaus have been designed, I have been obliged to confine the work of inspection to narrower limits than if otherwise provided. As you are aware, our manufacturing industry in California is very limited indeed. The sanitary condition of our factories and workshops and canneries, except where conducted by Chinese, is, on the whole, very satisfactory. I was obliged to condemn some underground workshops where women were employed as seamstresses, and cellars where bakers were making bread. In some instances, where I had doubts as to the unhealthiness of the premises, I called upon the San Francisco Board of Health, and was guided by their advice. We have not yet reached that stage of density of population and lack of room for extensive factories and workshops when capitalists will be disposed to sacrifice the health of their employés rather than incur expense. A short time ago I issued a special report on the unhealthy condition and surroundings of the cigar factories of Chinatown in San Francisco.

It is greatly to be regretted that the necessary appropriation for carrying out this Act could not be obtained. I fail to see why the Governor could consistently approve the bill to make the inspection, and then defeat its action. It is to be hoped that there will be no failure, when the opportunity again comes round, to supply the deficiency, and that a medical man may be appointed to discharge the duties. The Act, of course, applies to the whole State, and it is probable that the inspections of the Commissioner were confined to San Francisco. A thorough performance of the duties contemplated throughout the State would occupy the time of an Inspector. Were the Board of Health charged with the work, it might perhaps be carried out by its State Sanitary Inspector, provided such an officer be provided by law.

Assembly Bill No. 210 declares that "the Board of Supervisors of each county must appoint, in each incorporated city or town of five hundred or more inhabitants, a Health Officer, who has all the duties and powers of the Board of Health and Health Officer," as is already provided by law, but not previously made mandatory. This Act requires the Board of Supervisors to supply the means of carrying out its provisions. In case they neglect the duties imposed on them, the State Board of Health is empowered, after July, 1889, to direct the District Attorney of the county to take the necessary legal steps to compel the Board to act, or the State Board of Health may make the appointment of the proper Sanitary Officers, and the necessary expenses shall be chargeable against the county. It is apparent that the thorough execution of this Act will result in immense gain to the sanitation of the small towns of the State; but it is too much to expect immediate appreciation of the subject by local authorities, or early accomplishment of its purposes. It is one of those laws which are in advance of public opinion, and calculated to educate the people in hygiene.

Senate Bill No. 89 provides that no human body can be interred or otherwise disposed of without a permit from some Sanitary Officer, Justice of the Peace, or Coroner; and the permit shall be issued only on production of a certificate, signed by a physician, Coroner, or two respectable citizens, setting forth the name, age, color, place of birth, occupation, date, locality, and cause of death. The permit must be filed with the County Recorder.

Such law is indispensable for a complete registration of deaths throughout the State; and as vital statistics are the foundation of public hygiene, this is the first step for a thorough system in California. Besides, it will contribute, to an important degree, in the prevention and detection of homicide. But those who are familiar with mortuary records will not be sanguine enough to expect great precision in death causes. Diagnosis is very far from being an exact science, and nomenclature is a curious function which defies the differential and integral calculus, when it involves the personal equation of the average practitioner. I shall not attempt to estimate the statistical value of certificates made by average citizens. But all things must have a beginning, and a defective one is better than none at all.

Senate Bill No. 92 requires the Trustees of the common schools throughout the State to provide facilities for the vaccination of school children, and to exclude from school all those who have not availed themselves of this provision.

This is the only practicable way of attaining compulsory vaccination

in our free country, and of course it does not reach those children who are not sent to public schools.

The local health authority should supplement the Act by systematic inspection of the schools, to see that the Act be carried out, and should provide for vaccination of pupils after an interval of not more than seven years.

Assembly Bill No. 216 provides penalties for whomever—

1. Willfully fails to keep a registry of the name, age, residence, and time of death of a decedent; or,
2. Willfully fails to register with the County Recorder a certified copy of such register, as is provided for in said chapter; or,
3. Willfully interments, cremates, or otherwise disposes of any human body, in any city, county, or city and county, without first having obtained a permit, as provided for in said chapter; or,
4. Willfully grants a permit for the interment, cremation, or disposition of a dead human body, without the certificate provided for in said chapter; or,
5. Willfully violates any of the laws of the State relating to the preservation of the public health.

This Act was needed to give vitality to legislation on those various subjects where no penalty was provided previously.

Assembly Bill No. 69 was an amendment to an existing law regarding street work in municipalities, giving the authorities due powers, and property owners suitable privileges to protect their interests. The Act is designed for the improvement of roadways and sewers, and, therefore, conducive to public health; but it is too long for analysis here.

Assembly Bill No. 75 declares it to be a misdemeanor to bring into the State any domestic animal knowingly affected with any contagious or infectious disease. As domestic animals have a clearly defined value, it may be expected that the pecuniary interests of stock owners will cause this law to be strictly executed. But the time certainly has not come when human lives can enjoy such protection against foreign infection.

Possibly the wisdom or ingenuity of the twentieth century may compass the problem of human infection, by making it a misdemeanor to communicate certain diseases, such as syphilis and smallpox.

Most of the above Acts originated with the State Board of Health. It has accomplished a great work in their enactment; but it will be a greater and more difficult achievement to have them fairly executed. Many of them are far in advance of the desires of average citizens, and never would have become laws without the active exertions of medical men in and out of the Legislature. The support and influence of medical men throughout the State, and particularly of the members of this society, are needed to preserve their vitality, to foster their growth in the public appreciation, and to bring them to a sound fruition of public benefits.

The Secretary of the State Board of Health reports upon the execution of the above Acts, as follows:

So far the working of the Act requiring burial certificates is not by any means perfect, but it is in a measure complied with wherever we have a Health Officer that does his duty.

After a few prosecutions are instituted, I think we will have more satisfactory results. The Vaccination Act has not yet been put in successful operation, pending a trial of its constitutionality, which is now in the Courts.

In regard to Sections 3062 and 3064, relating to Boards of Health (Assembly Bill No. 210), the law has been complied with in nearly every county; but as a defect existed in the draft of the law, we are unable to enforce the provisions of the law until this defect is rectified. No prosecutions for violation of any of the laws relating to sanitary matters have been instituted, for the reason that none of them are perfect enough to abide such

issue successfully. Altogether, considering their imperfection, I must say that we have made considerable sanitary progress in establishing Health Boards and Health Officers; and, if more power were intrusted to the State Board, I think that, without doubt, the law could be made efficient.

All the sanitary measures which were enacted were substantial gains to the public health. The others are more or less dependent upon the one which requires the creation of local Health Boards and Health Officers, and it will probably not be difficult to cure their defects, so that there will be no bar to their due enforcement. In my judgment, the most efficient agent for bringing about a speedy and cheerful observance of sanitary laws, would be the personal influence of a representative of the State Board of Health, acting under its instructions, and carrying its influence to all parts of the State. In any case, some time will be needed for the accomplishment of the objects aimed at.

The people must be convinced of their utility, and must witness at least partial trial of their working before they give full compliance.

The following bills designed to promote the sanitary interests of the State failed to become laws:

Assembly Bill No. 213 called for an appropriation of \$20,000 for the prevention of the introduction of contagious diseases. This was not passed, inasmuch as it was found that the unexpended balance of \$6,000, of a previous appropriation for the same purpose, is still available.

Senate Bill No. 625 provided for the appointment of a State Veterinarian and assistants, for the purpose of excluding and suppressing contagious diseases among domestic animals.

There were other bills looking to the same end, and there seemed to be a great interest in this subject among members of both branches of the Legislature. It is rather probable that if some bill could have been framed so as to harmonize the conflicting interests of different veterinarians and varying views of stock owners, it might have passed and received the Governor's approval. The existence of anthrax in various parts of the State for many years, annually recurring on the same fields, and the occasional introduction of the Texas distemper from Arizona and the Mexican State of Sonora, demonstrate ample cause for legal interference.

The State Board of Health has not decidedly craved the task of controlling animal plagues, though they clearly concern in a degree the public health; but it is not likely they would shrink from it were the duty imposed by law, together with the necessary powers and means of execution.

Assembly Bill No. 648 provided for the appointment of additional Health and Market Inspectors in cities of more than fifty thousand inhabitants. It was framed and urged to passage in both branches of the Legislature, in the interest of the San Francisco Board of Health. The Governor, however, saw fit to deny his approval, and there was no opportunity to pass it over his veto. There is no question that these additional officers are greatly needed, for the city has more than doubled in population in the last twenty years, while the plan of organization of its Board of Health has undergone no material change.

Assembly Bill No. 211 created the office of State Sanitary Inspector, and passed both branches of the Legislature with little opposition, during the closing days of the session. Unfortunately at this time the Governor had become unfriendly to the State Board of Health, and he refused

to sign the bill. Such an officer is urgently needed to enable this body to discharge the duties imposed by the Act creating it, as the following quotation shows: "The State Board of Health must place themselves in communication with the local Boards of Health, hospitals, asylums, and public institutions throughout the State, and take cognizance of the interests of health and life among the citizens generally. They must make sanitary investigations and inquiries respecting the causes of disease, especially of epidemics, the source of mortality, and the effects of localities, employments, conditions, and circumstances on the public health, and gather such information in respect to these matters as they may deem proper for diffusion among the people. They may devise some scheme whereby medical and vital statistics of sanitary value can be obtained, and act as an Advisory Board to the State in all hygienic and medical matters, especially such as relate to the location, construction, sewerage, and administration of prisons, hospitals, asylums, and other public institutions."

How completely the advisory function of the State Board of Health in the location of public institutions has been ignored, is illustrated in the fact that members of the Board are never appointed by the Governor to serve on such a commission, nor is the Board in a general or individual capacity consulted in such matters. It is probably not attributable to want of confidence or to intentional discourtesy, but to inadvertence—possibly ignorance of the law. In view of some recent sanitary mistakes of the kind, it might be supposed that the State Board of Health would be put to some such responsibility as the law contemplates, for prudential reasons.

It is apparent that the duty of the Board toward public institutions involves repeated visitations for inspection, and they have recognized and partially carried it out themselves; but they are not paid for this work, and it costs valuable time, which the members cannot spare. The work of the Secretary (the only salaried officer) requires his almost constant presence at the Capital. Sanitary investigations into the effects of localities, employments, etc., on the public health, mean nothing less than a sanitary survey of the State, if carried out on a scope worthy of the health interests of our great commonwealth. Besides, effectual communication with local Boards of Health implies something more than the reception of sanitary reports. They need the instruction, encouragement, and personal influence of the State Board, and this involves frequent visitations and contact with its representatives. Moreover, as an Advisory Board for the location, construction, sewerage, and administration of public institutions, it was evidently contemplated by the law makers that the Board of Health should be consulted in the location of these institutions, and in the course of the construction of the buildings; but hitherto their services have not been in request, nor indeed has the Board been prepared to perform the duty, for want of a suitable officer who could be sent wherever needed.

Again, emergencies have arisen, and are liable to recur, when one or more special inspectors have been needed to ward off danger of foreign pestilence, and it has been necessary to employ such auxiliaries as could be found willing to leave their ordinary business. Surely a Health Department should be as well prepared for occasional dangers as a Fire Department.

For these reasons I confidently expect that the State Board of Health

will be allowed such an officer before the close of the next biennial session of our Legislature.

As to the sanitary needs of California, I have already alluded to a sanitary survey of the State. The importance of the work is beyond question. At the same time there is precedent for it in Illinois, where it was commenced in 1883, under the auspices of the State Board of Health. The details are carried out by local health physicians, who are sanitary officials, wherever there is a local health organization. Up to the end of 1886, nearly five hundred thousand inspections and re-inspections of premises, in about four hundred cities, towns, and villages, have been made. Thirty-four of the more important cities and towns have completed their sanitary surveys, affording data upon location, population, and climate; topography, water supply, drainage, and sewerage; streets, alleys, and public grounds; habitations, gases, and lighting; disposal of garbage and excreta; markets and food supply; slaughter houses and abattoirs; manufactories and trades; hospitals and public charities; police and prisons; fire establishments; cemeteries and burials; public health laws and regulations; municipal officials; registration and statistics of deaths and diseases; municipal sanitary expenses, and public schools. Of sanitary defects discovered by the inspection, it is estimated that 93 per cent have been corrected, and it is safe to say that the majority of these would otherwise have continued.

Although the death rate of California is lower than that of most of the States, the credit is due rather to climate than to superior sanitary provisions. The latter may be improved, but the defects must be discovered before the proper steps for amelioration can be taken.

Past experience in this State, as in others, proves that a general undertaking like this will never be carried out as a uniform plan, nor with efficiency, without direction and supervision by some recognized official.

The subject of the pollution of streams has already attracted the attention of the State Board of Health, and will be one of growing importance as the population of our cities and towns increases, for those streams must more and more be the dependence of people for household uses. The greatest harm resulting from sewerage into streams, is the pollution of water drawn from such streams for domestic purposes; but there are other evils, such as the destruction of fish, and the gradual destruction of their channels. The principal rivers of the State flow along and through so many different counties, that it will be found impracticable to find a solution of the problem in action by the local authorities, either separate or concerted; and, in the near future, our State Legislature must devise a general plan to stop the mischief. In the meantime, sanitarians must find some practicable means to dispose of the sewage and refuse of the cities and towns which have hitherto used the adjoining streams as common sewers.

In the densely populated countries of Europe, and in some of the Eastern States of the Union, the problem has been satisfactorily solved, and we have only to select the most approved plans, or those best adapted to our local conditions.

The impurities which now go to our streams are mainly the contents of the sewers and, partially, the solid garbage hauled from premises. Sewage in coastwise cities and towns flows into the sea without regard to ebb or flow of the tide, and much of it is cast back on the shore by flood tide. If the outflow is to be into the sea, it is desirable to discharge

it only during the ebb; and even this plan will not suffice for the cities fronting the bay of San Francisco.

At present the evil is not much felt, but it will be grievous when the whole shore line becomes settled to the outer heads. The interior cities must make provision for their sewage much earlier. On the continent of Europe, Dantzic was the first city, or among the first, to apply its sewage to neighboring lands by irrigation as a fertilizer, and Berlin followed the example. The Gennevilliers farm receives about one sixth of the sewage of Paris. Edinburgh makes a partial disposition of its sewage successfully in the same way. Birmingham, with a population of six hundred and twenty thousand, effectually disposes of its sewage, amounting to sixteen million gallons daily, on a tract of one thousand two hundred and twenty-seven acres. This land is under-drained at the average depth of four and one third feet, and is thus capable of receiving such an enormous outfall of sewage without offense to the senses or detriment to crops used for human consumption. Other sewage farms in Europe are thus exhibited:

Towns.	Population Furnishing Sewage.	Daily Dry Weather Sew- age—Gallons.	Acreage of Land Irrigated.	Population to each Sew- age Acre.	Nature of Soil.
Aldershot	8,000	-----	99	77	..... Sandy.
Bedford	22,000	1,000,000	155	142	..... Porous.
Breslau	300,000	7,707,500	741	400	..... Porous.
Croydon	65,000	4,700,000	450	144	..... Porous.
Dantzic	100,000	3,063,700	395	250	..... Porous.
Doncaster	24,000	600,000	200	120	..... Porous.
Leamington	26,000	800,000	375	69	..... Porous.
Oxford	41,000	1,250,000	318	128	..... Porous.
Warwick	12,000	1,000,000	130	92	..... Clayey.
Wimbledon	20,000	560,000	61	328	..... Porous.
Wrexham	10,000	400,000	80	125	..... Porous.

Prof. H. Robinson prepared a table of nineteen towns in Great Britain, giving the following averages: One hundred and thirty-seven people to each acre irrigated; fifty-one thousand one hundred and twenty-eight imperial gallons of sewage applied daily per acre; thirty-eight imperial gallons of sewage per capita of population daily.

Mr. H. U. McKie, City Engineer of Carlisle, England, gives these averages for various British towns: Ninety-eight people to each acre irrigated, for fifty-three towns; three thousand eight hundred and twenty-six imperial gallons of sewage daily per acre, for thirty-three towns.

For agricultural purposes one acre of land is considered sufficient to dispose of the sewage of one hundred persons. If the land be used for purification only, much less acreage will suffice.

In England the most suitable crop for sewage farms is thought to be Italian rye grass, which is fed to milch cows. This will take an enormous amount of such irrigation, with astonishing results. The first three thousand tons of sewage applied annually per acre, at intervals, gives an increase of about fifteen tons of green grass; but above this the increase is in diminishing ratio. The yield has been as high as forty tons of grass per acre per annum.

Professor Voelcker found that beets raised under irrigation gave 13.19 per cent of sugar, while the best yield in Holland, England, and Scotland, under other cultivation, is 9 to 10 per cent of sugar.

The charge of insalubrity against sewage farming is not sustained. Analysis of well water on these lands shows no organic pollution, and demonstrates the thorough filtration of waters, with combined oxidation by the growing vegetation of the matters in solution and suspension. Observation has not shown typhoid fever or diarrhoeal complaints more prevalent on such lands; but it might be expected that neglect of under-drainage might be followed by malaria. Bad management of sewage tanks and accumulation of sludge without deodorization may render the system offensive, but such an evil is unnecessary.

The economic question of sewage irrigation appears to be unsettled as yet. Dr. F. W. Ford, in "Bucks' Hygiene and Public Health," remarks: "Sewage irrigation in some cases has been remunerative, but it is very doubtful whether it will ever become a valuable source of revenue to any town, however favorably situated. The question of expense is a very important one, and the system should be made profitable, or at least self-sustaining if possible; but if this cannot be brought about, the pecuniary sacrifice should be endured, in view of the great sanitary advantages of the plan."

Samuel M. Grey, C.E., of Providence, observes: "The financial results of sewage farming depend greatly upon local circumstances and management. It is said that the income from sewage farms will sometimes pay the cost of operating them. If, however, the annual expenses of interest, sinking fund, and the pumping of sewage be charged against the farm, this should not be expected."

The tract of land at Beddington (near Croydon), where sewage has been applied for twenty-six years, has risen in assessed valuation from £1 to £9 per acre. The plain of Gennevilliers, near Paris, has been converted from barren sands to fertile gardens by sewage irrigation. It is said that the Duke of Portland employs no fertilizer but sewage on his farm at Mansfield, and obtains a net return of about of \$125 an acre.

The sewage farm at Leamington is well managed and profitable with the disadvantage of a lift of one hundred and thirty-two feet. The Chairman of the Committee on Sewage for the city of Berlin, reports that the sewage farms are beginning to yield better revenue, showing a profit of 2 per cent on the outlay, and he hopes for improved results. The sewage farm adjoining Pullman, Illinois, produces cabbages, celery, and onions, and has yielded a fair profit on the investment.

We should observe that sewage is almost the only fertilizer which the Chinese have to use, from the scarcity of domestic animals, and it must contribute largely to the productiveness of a soil capable of supporting so dense a population. Dr. Tidy, of London, estimates the value of town sewage at 8 or 9 shillings per capita per annum.

Messrs. Lawes and Gilbert put it at 6s 8d, or \$1 60. Thus it appears that San Francisco annually empties into the sea matters worth at least \$500,000, if applied in the right way. Surely a part of this sum ought to be saved.

Obviously, all depends on good management. A municipality would find the plan an expensive one, but a well administered stock company or large land proprietor could operate more successfully. Any city would gladly give up its sewage with all reasonable facilities for its conveyance away.

A very valuable contribution to the discussion on sewage disposition was a paper read before the London Society of Arts on "London Sewer-

age and Sewage," by Sir Robert Rawlinson, who stated that the entire volume of London sewage is now valued at \$8,750,000 per annum.

According to this authority, land is not corrupted by sewage irrigation, but is improved, as the solids out of one hundred tons spread over one acre of land would not give a surface deposit of one one hundredth of an inch in thickness. In the discussion which followed the paper, Dr. Charles Drysdale said that all the European nations were looking to England for a solution of the question, and many of them had sent engineers over there to study what had been done. Paris had now a very successful sewage farm of one thousand five hundred acres, which produced most magnificent crops, and the effluent was so pure that any one could drink it, as he had done himself. In Berlin also, where the authorities had sent engineers to study sewage farming, they had about one thousand acres on the north and south, and not a particle of sewage was sent into the river. So far as the disposal of sewage went, every possible plan had been tried, and it is well known now, said Dr. Drysdale, that the only possible way of purifying sewage is by passing it through fitting soils.

In California, farmers have to pay for clear water, which often has to flow farther than town sewage needs to reach suitable lands, while the latter has greater value. Apart from disposal of sewage, irrigation is less understood and less practiced in England and Germany than in California.

This fact should give us an advantage in sewage irrigation on the financial side. It is certainly time that the practice of throwing the solid garbage of cities and towns into running streams should cease. The more usual plan of dumping it upon vacant lots is less objectionable, but still is a nuisance, whether burned or left to putrefy. In various cities of England, of the Dominion of Canada, and of the United States, it has been found practicable and comparatively inexpensive to get rid of such matter by cremation in furnaces. In a paper read before the American Public Health Association in 1886, Dr. George Baird, of Wheeling, West Virginia, showed the practicability of quickly consuming night soil and carcasses of animals by a furnace costing not more than \$2,500.

Within the last five years cremation furnaces for garbage have been erected and are in successful operation at Alleghany City, Pittsburg, Chicago, Des Moines, Milwaukee, Minneapolis, Coney Island, and Montreal. At Montreal, with a population of about one hundred and fifty thousand, a contract has been made with Mr. Mann, inventor of a furnace bearing his name, to collect and cremate the garbage of the city for five years, for an annual payment of \$43,000. Families deposit their garbage twice a week in barrels on the sidewalk, where it is removed by the contractor. The cost for each household would be less than \$1 50 per annum; but in San Francisco the cost is at least twice as much to have the stuff removed to dumps where it remains a nuisance. The cost of operating the Mann furnace is estimated at 25 cents for each ton of ordinary refuse consumed, and three times as much for night soil. The Engle Destructor, used at Des Moines and Minneapolis, has been found to dispose of refuse, consisting largely of carcasses, for less than 20 cents a ton.

But these furnaces have been greatly surpassed in economy. In 1883, Mr. George Shaw erected a crematory at London, where the garbage is

dried on platforms arched over in the fashion of a reverberatory furnace. The platforms slope towards furnaces, where the dried refuse is pushed down and cremated. When once well under way, the furnaces need no other fuel, and heat enough is gained to operate a steam engine for lifting the wagons to be dumped, and to work up the residue from the furnaces into mortar with lime. By sorting over the refuse beforehand, a variety of substances may be saved, such as fragments of iron, glass, coke, cinders, bones, rags, and cork stoppers. The resulting clinker represents about one sixth of the weight of the refuse, and may be ground with lime for mortar.

The plan of Mr. Thomas D. McElchenie is perhaps still better. In the "Sanitarian," Vol. 17, 1886, he proposes to deal with household refuse by a process of fractional distillation, in retorts.

When moderately heated, melted fat may be drawn from them through cocks at the base. As the heat is raised, ammonia is given off, which is utilized. At a higher temperature, illuminating gas is produced. The remaining coke in the retorts is a good fuel, and the ashes yield some potash.

Another sanitary need of our California cities is a systematic flushing of the sewers. As the sewers have to dispose of storm waters, in addition to sewage proper, they are sufficiently washed out during the winter season, but during the long dry summer the flow is too scanty for keeping them clean of putrefactive matters, and at times the stench of sewer gas becomes overpowering. During the two or three months previous to the beginning of the rain, the effect on the public health becomes perceptible in the increase of diphtheria, typhoid fever, and diarrhoeal complaints. A suitable method of flushing would be through towers or stand-pipes from seventy-five to one hundred and fifty feet in height, by means of which the sewers could be flooded successively. These same towers might also be made a very important auxiliary to the apparatus for extinguishing fires. In all coastwise cities salt water would be available, so as to not draw upon the usual supply for household uses. I am not prepared to give an estimate of the cost, but am sure that it would be moderate, in proportion to the benefits of the double service yielded. The plan of flushing with salt water is, of course, not adapted to the use of sewage for irrigation. In the latter case it would be the duty and interest of the farm owners or sewage contractors to provide for the systematic flushing of the sewers during the dry season with fresh water. The health authorities should require it, and the water should be needed as a carrier of the fertilizer to their lands.

In all our cities, and especially in the largest, the slaughter houses come very far short of what our necessities and the first principles of civilization demand. The slaughtering of animals upon a large scale can never be carried on without the cremation of offensive nuisances, unless it is under strict sanitary supervision; and, to make this work practicable, the business must be concentrated in a very few spots, sufficiently remote from centers of population, and with facilities for water carriage of sewage. The most important large cities of the world have public abattoirs, fitted with necessary appliances for utilizing all parts of the animals, of rapid removal of refuse and sewage, and of constant cleansing, so that nothing is left to putrefy in the buildings or on the grounds. The advantages of concentration and system in the business are manifold: (1) In the utilization of much matter that goes to waste

in small establishments; (2) in diminished cost of slaughtering; (3) in avoidance of all nuisances injurious to health and offensive to smell; (4) in avoidance of those dangers and scenes shocking to humanity, which are inseparable from the business when pursued near dwellings; (5) in opportunities afforded for thorough and regular inspection of the animals before slaughtering, and of all parts used for consumption before they are offered for sale. All these advantages are positive and important, and it is to be observed that thorough inspection is out of the question under any other plan.

But right here it is proper to state that the public abattoirs have always met the strenuous opposition of stock dealers and butchers, and this is sure to be our experience in California. On the other hand, it is found that all become satisfied with the plan when accustomed to it, but it may be presumed that the pecuniary gain reconciles them to the sanitary supervision, which they would always like to dispense with.

This, however, is the feature which most concerns consumers, and should decide the matter. The experience of San Francisco within the last two years, satisfied me that the sanitary reform ought not longer to be postponed. It is the true solution of the whole difficulty, and can be effected by the determined and persistent action of the local authorities. The step means war, but it cannot long be deferred, and the difficulty will only increase by postponement. The example, once set by San Francisco, can be followed by the other cities with diminished opposition.

Allusion has already been made to the failure of a bill to increase the sanitary force of San Francisco. The subject deserves further remark, both as to its cause and consequences. With reference to the latter, I observe that the sanitary service of our metropolis has never been what it should be, and never can be, without a largely increased force.

Under the present system nuisances continue until citizens bring complaints to the Health Officer. The right way is to discover most of them by systematic and general house-to-house inspection.

All premises in the city should be visited at least once a year; many need visiting as often as once a month, and some once a week, or oftener. This plan necessitates a great increase in the number of inspecting officers, with corresponding reduction of the territory of each, and one or more additional medical officers to supervise the work. Practical sanitation is essentially missionary work. People must be visited at their homes and places of business.

Neighbors who are friendly dislike to complain of each other, and tenants dislike to report their landlords. Official inspection under authority obviates all difficulty between individuals, and forestalls most of the causes of complaint.

The defeat of the bill, which would have given partial relief to the defective sanitation of our large cities, was due to a political complication, which need not be explained here. Politics is sure to be the bane of sanitation wherever the two come in contact. Members of this society belong to both political parties, and to various religious organizations, and no discord results here, because political and religious issues are never raised, and would be instantly ruled out. Until recently the same neutrality has prevailed in the State Board of Health, and always in the State asylums for the insane.

Within the last two years there has been an intrusion of politics into

the State Board of Health, the result of which has been litigation for one of the seats and the defeat of important legislation, for want of which sanitary interests are suffering. The Governor of the State has been made the instrument of working all the mischief, but it is manifest that he has been influenced by members of the profession, as well as by others, who have less regard for public good than for personal gain. I am dispassionate on this subject, but speak plainly from a conviction that it deserves the attention of the highest medical body of the State, and in the hope that its members generally will agree with me that politics should have no more to do with the public functions of medical men than with their private practice.

Finally, I would observe that the fairest and most satisfactory plan is to give both parties as nearly as practicable equal representation in the membership of the Board, and then the same rule will be followed in the sanitary personnel. This has been the case with the State Board of Health, but unfortunately the San Francisco Board has been habitually appointed by the Governor as far as possible from his own party. Stability in organization and consistency in policy can never exist in this way. Public school teachers and policemen hold office during good behavior, and no reasonable person doubts that this plan is largely conducive to the exceptionally high qualifications of those public servants of our metropolis. What concerns the public health is not secondary in importance to the public peace or public education, and sanitary administration should be as carefully guarded against debasing influences. The public look to the medical profession for the conservation of their health interests, and it is especially our fault if they go wrong or fall short of due measure.

I desire to state here that one of my colleagues on this committee, as well as in the State Board of Health, suggests the utility of Sanitary Conventions, to be held under the auspices of the State Board of Health. The object is to arouse, in various parts of the State, an interest in public hygiene among all classes of people.

Such Conventions have been held in Michigan, Ohio, Pennsylvania, Kansas, and other States, and the proceedings embodied in the reports of their State Board of Health indicate good work in the character of the papers read, and the discussion upon the papers, and in the attendance upon the meetings. In my judgment, this proposition is worth trial, and I hope and believe that useful results would follow.

YELLOW FEVER.

By DR. DOMINGOS FREIRE, Professor in the Faculty of Medicine, Rio de Janeiro, Brazil. Specially written for the Eleventh Biennial Report of the California State Board of Health. Translated from the original by Mr. Richard U. Clark, New York City.

I do not know of any subject so capable of attracting the attention of the medical world of both Americas as is the study of the malady which is the theme of this article.

It is the bane of the American continent, as cholera is of the continent of Asia. Besides its innumerable ways of approach, and the enormous mourning it each year leaves behind it in thousands of families, it constitutes an element of danger for those European countries in constant communication with us and the coasts of Africa, and frequently breaks up the commercial relations which exchange, between the nations, the seeds of progress and of civilization.

To point out the methods of eradicating this morbid hydra, whether by therapeutic means or by a reasonable and well founded prophylaxis, such is the end to which, with certainty and determination, sanitary authorities throughout the New World should direct their energies.

As the trans-Atlantic lines of steamers multiply, and as in each country the railroad communications become complicated networks, binding the shores to the mountain plateau, and to the interior provinces, this is a corollary of hygiene in which the epidemics of yellow fever become domiciled throughout their extensions, while alongside of the benefits of progress they receive as a baneful hostage the attacks of this terrible microbe, which at once begins its deadly work without paying any import duties upon the defenseless people.

An attentive analysis of the circumstances, the invading march of the yellow fever after its original debut, fully authorizes us to admit that induction.

In fact, coming from the Gulf of Mexico and from the Antilles, the cruel pilgrim overruns several countries of the American continent, visits Europe and Africa, ravaging Jamaica, Spain, France, the Ascension Islands, Fernando Po, and Boa Vista. Everybody knows that the epidemics of Cadiz, of 1730 and 1764, resulted from the arrival at that port of vessels from America. From Cadiz the disease was transferred to Seville by vessels. Let us recite a fact to prove this, and it would be easy to mention many others.

On arrival at the island of Boa Vista (Africa), the English ship "Eclair" showed some signs of the dread malady, which, in the twenty-three days she remained in port, carried off three hundred persons.

In Portugal, the epidemics of Oporto, 1851, and of Lisbon, 1723 and 1857, became celebrated. The latter caused six thousand eight hundred deaths in the nineteen thousand attacked by the disease, or 35.7 per cent.

France has had seven epidemics: at Brest, 1802, 1815, 1839, 1856; Marseilles, 1821; St. Nazaire and Bordeaux, 1861.

England itself, in spite of its climate, has not been able to escape from the ravages of this scourge, which seized and made victims in Southampton, 1745 and 1852, and in Norfolk, 1855.

In 1825 an epidemic broke out in Scotland. All these epidemics were imported from our continent.

America will present a grand example of civilization in arresting, through vaccination at the start, this dreadful pest. I am more than convinced that the application of prophylaxis (to which further on I shall refer) will yet suffice to obtain that result.

Notwithstanding the opposition of prejudiced and opinionated parties to the new ideas, which has already become an axiom as respects all discoveries, we have a presentiment that the facts accumulated by us by thousands, to prove the efficacy of our preventive method, will yet loudly proclaim that the grand epidemics of Mexico, Boston, New York, Philadelphia, Baltimore, Quebec, New Orleans, Jacksonville, Buenos Ayres, Montevideo, Rio Janeiro, Campinas, etc., will shortly be consigned to the domain of the dead hands of history, as was the case with the frightful devastations caused by the smallpox in Asia and in Europe before the blessed discovery of Jenner.

Referring specially to Brazil, the invasion of the first epidemic dated in 1686, was brought to Pernambuco by a vessel from St. Thomas, where the epidemic raged intensely.

The epidemic of Bahia in 1849, which passed to Rio in 1850, was imported in a vessel called the "Brazil" from New Orleans, where the disease had then many victims.

The invading march of this malady proved, by all these examples, the existence of a germ producer, transmissible by maritime routes. That it in the same manner transmits itself by land, we can prove by citing the facts which were seen in Brazil and elsewhere. We have, even last year, seen the epidemic developed at Santos, imported by railroad to the city of Campinas, Santos having been in its turn infected very probably from Rio Janeiro.

The epidemics of Cataguaires, Vassouras, Rezende, etc., cities situated on the Central Railroad, are so many examples of contagion by land routes.

The first case once appearing at any point represents the point of departure for the other cases which manifest themselves, communicating from neighborhood to neighborhood, so as to embrace entire zones of greater or less extent.

If we reflect upon the march of all epidemics of yellow fever in the different countries, we are drawn to the following conclusion: *that the yellow fever propagates itself by means of a contagious agent susceptible of reproduction always equal in point of morbid element.*

It is unnecessary to admit that this agent is a living entity, inoculating itself either directly or by the intermediary of the *circumfusa* in one organism, or it lives a parasite, fulfilling the cycle of its evolutive destiny.

Observers have been searching for this specific agent since 1494, the date of Christopher Columbus' return to Europe, who stated that "among his sailors a great many had been carried off by a disease which dyed the skin yellow like gold."

To-day, apart from the obstinacy of the skeptic, we know positively what is the productive agent of that affection, not only by means of experiments on animals, but (and it is an argument of great value) by

means of inoculation in an attenuated state of this same agent, the *inoculation* producing the same symptoms as mild yellow fever, according to the testimony of a great number of illustrious confreres, as we shall see later.

What, then, is this contagious agent?

Within the limits of a short article, I am unable to give the reader a minute description, all of which can be found elsewhere in the books which I have published on this subject.*

I will confine myself to saying that the yellow fever microbe is a *Micrococcus*, or *Cryptococcus xanthogenicus*, whose dimensions are one micromillimeter, staining well by aniline colors (violet, methyle, fuch-sine, and red cherry, color them easily). They present themselves both isolated and also in chains and in irregular agglomerations.

On examining these agglomerations in a fresh state, they imitate the configuration of certain fruits, such as raspberries, pineapples, etc., in outline.

It is necessary to observe (and I expressly insist thereon) that these agglomerations are the result of the gathering of a large number of micrococci by the aid of some glutinous intermediary matter. According to observations made by Finlay in Havana, and by myself, many micrococci envelop themselves in capsules, from which the membrane will detach itself at a given moment, as occurs with the *Tetragenus micrococci* described by Mr. Koch, and cited by Mr. Corneil (page 231, Treatise on Bacteria, second edition, 1886). Although it may be rarely that the micrococci reproduce themselves by spores, I am of the opinion that the *Micrococcus xanthogenicus* casts off spores with extraordinary fecundity. Only a little while ago, it was deemed heresy to say that micrococci could propagate by means of spores. Later it was seen that it was possible when, for example, they lived in a mass containing an insufficient quantity of nutritive matter. Finally, Mr. Prooe, in keeping with our views, has described the formation of spores in the *Micrococcus achrolencus*, a species which he has isolated from urine. It is because these observers do not remember that they are cultivating bacteriology, a new science, whereby they will little by little make laws in accordance with facts, and such laws have no birthright privileges. They may have their cradle in America as well as in old Europe. It is a curious fact that whenever a new discovery is announced in our country, it is met with a positive denial—it might be said that the good God did not make brains and eyes except for the fortunate mortals of the Old World—while they often accept without any proof the most absurd conceptions, which are not slow to recoil on the heads of those who have defended them. We must do away with these authoritative centers of scientific irradiation. *Sol lucet omnibus*. Now let us study the manner of living of the *Micrococci amaril*. It is an aerobe, dying in glass jars where it has not a sufficient provision of oxygen. It lives well at the expense of albuminoid matters. I prefer, for cultivating them, the alkalized gelatine, however; it will develop equally well in beef broth, in the serum of the blood, in peptonized fungi, agar, etc. The gelatine is by it liquefied little by little. If we inoculate the agar jelly with a drop containing these micrococci by means of platinum wire, they form

* "Microbe Doctrine of Yellow Fever and Preventive Inoculations"; Rio, 1883. "Experimental Studies on the Contagion of Yellow Fever"; Rio, 1883. See also the reports of the Ninth International Medical Congress; Washington, 1888.

colonies all along the pierced surface, in appearance like a tack, sharp at the point, growing circular at the top. The color of these colonies is at the outset white, like lead; later it forms in places yellow spots or brown points.

The colorings are very appreciable in the gelatine after it has been liquified by the micrococci; it is seen at length to take a shade more and more of yellow, at the same time it makes at the bottom of the balloon of culture a deposit of a dark color, which at length becomes black.

I have observed this singular fact, that the balloons of a large capacity are the most appropriate for the production of the pigments yellow and black.

The proof of it is that in the little Pasteur matrass and in the test tubes, in which ordinarily cultures are made, they produce very few pigments. I explain this difference by reason of the greater quantity of air contained in the larger vases. I will add that the black pigment is insoluble, the contrary of the yellow pigment. The excessive zeal of certain bacteriologists received with bad grace the news which I gave them in 1880, that the yellow fever microbes elaborate pigments in the same way as the *Mycoderma vini* makes alcohol, and that the *Bacilli amylobacter* made butyric acid.

I have never found this idea to be "bizarre," as I already knew, by reason of my reading of botanic micrography, that there exists some micro-organisms which enjoy the functions of being workers in miniature, elaborating beautiful coloring matter. Who has never heard speak of the *Micrococcus prodigiosus*, which forms spots of blood on the host* of the *Bacillus cyanogenus*, causing the color of blue milk, and of all the other little beings so patiently described by Mr. Cohn and other naturalists?

But the idea established by the bacteriologists on the announcement of my views, based upon the observation of cultures, and the coincidence of the presence of a yellow matter and another black matter in the skin, and in the matter vomited by yellow fever patients, was that there could not there exist a chromogenic microbe which at the same time should be pathogenic, and why? For the simple reason that they, the legislators of bacteriology, had never seen such a thing. From that came a flood of censure more or less spirituelle against the modest observer who had dared to declare a phenomenon which they had not yet admitted. But there was no great delay in the publications of the *Staphylococcus pyogenes aureus* found in the pus of boils, and which kills the animals into which it is injected. There is also, face to face before these scientists, the *Staphylococcus pyogenes citreus* found in certain abscesses—the *Oscillaria* of Laverean, accompanied by pigment, which are found again in the blood, etc. All these examples of chromogenic and pathogenic microbes at once confirmed my observations, although my name may rest in oblivion as the indicator of these facts.

That is the way we are discussed and criticised.

I continue, therefore, to maintain that the black matter vomited is not altered blood, but the pigment produced by the microbe we are studying, and that the jaundice of the patient is due, not to the bile, but to the yellow pigment produced by the micrococci. If you doubt that, you must also doubt it of the alcohol we drink, and which is but the

*The plant that the parasite feeds on is called the host.—Translator.

product of an alcoholic fermentation. Will it continue to be doubted, notwithstanding the production in the culture balloons of these coloring substances which may be chemically isolated, just as carmine, indigo, or other coloring matter is isolated?

Will it continue to be doubted, notwithstanding that the spectroscope refused to show any band of absorption, notwithstanding that the most delicate chemical agents are not able to reveal the least trace of iron, which is the necessary element of the blood. The experiments made in our laboratory in the presence of Dr. Cominhoa A. César Fernandes Alvarez, a physician commissioned by the Spanish Government, and some others, have been negative on this subject. Mr. Cominhoa, in his inaugural thesis, Rio, 1887, described his experiments, demonstrating positively that the blood cannot be altered in a way to produce the black coloration so characteristic of the vomited matter, under the influence, simply, of gastric juice; on the other hand, one of the most distinguished professors of the Faculty of Paris, several times cites the presence of these pigments accompanying the microbe of yellow fever. It is necessary to call attention to the fact that this professor states that I have given drawings of these pigments in my plates of the "*Micrococcus xanthogenicus*"—in fact, Mr. Comel, who is the savant to whom I refer, says, on page 529 of his *Treatise on Bacteria* (2d edition, 1886), as follows:

"In the contents of the intestines, we have found in two cases some dense masses of large round microbes of about 1mm., unequal in size, near which there always exists a yellow or brown pigment."

On page 527 of the same work he shows a drawing of the vein, showing a uriniferous tube containing some pigment, *and some small masses elongated and colored*. Messrs. Finlay, J. Jones, and many physicians who have followed me in my investigations, attest with me the existence of the pigments, both yellow and black, during the microbe culture. This, therefore, whether we wish it or not, is a fact acquired for science, and which explains in a satisfactory manner the yellow tinge—the brown and black shade of the matter vomited by yellow fever patients.

As to the existence of the micrococcus in all the well proven cases of yellow fever, I present (if perchance my affirmations are not deemed sufficient) those of Drs. Finlay, of Harvard, and of Matienzo, of Mexico (see *Dict. de Geog. Med. de Bordier*, 1884). Babes himself, who examined the kidney and liver tissue of persons who died of yellow fever (see *Compend. de la Acad. des Sciences*, Sept. 17, 1883); Girerd, Surgeon-in-Chief of the hospital at Panama; Delagado, assistant of Finlay; and Rangé, first class surgeon of the French Navy, have also made experiments which prove the transmissibility of this malady by means of cultures injected into animals. Maurel, also navy surgeon, communicated to the Society of Biology a note confirming our researches. Rebougeon, who made complete studies at Rio and Paris on this subject.

Let us add to the testimony of these witnesses that of the Brazilian doctors, such as Drs. Cominhoa, father and son, A. César Philidory Chapot, Professor of Histology at the Faculty of Rio; Doria, and latterly Lacerda, who presented before a Medical Congress at Rio, in 1889, some preparations of microbes exactly like mine, and thus they have been proved by a comparison between them; and let us ask if the denials of our contradicators can oppose so large a number of earnest opinions.

Another very important point concerns the elaboration of correlative ptomaines with the morbid process. Such ptomaines or leucomaines are

the result of the attack of the microbes on the albuminoid matters of the serum and of the blood. These are toxic bodies, whose formation explains several symptoms of the yellow typhus, or yellow fever.

Be it permitted to me to recall that I was the first to indicate the action of the yellow fever microbe on the proteid principles of the blood, and to attach thereto the symptomatic results of their presence.

It is true that before me the presence of analogous alkaloids in certain diseases had been pointed out; however, said observations were confined to the simple statement. I went further, for I interpreted the presence of these toxic bodies, regarding them as correlative with the organization, development, and multiplication of the micro-organisms after the manner of general ferments, and I have established their influence in producing the characteristic symptoms of the most advanced degrees of the malady; employing a method analogous to that of Marino Zuco, I have extracted from the black matter vomited, two liquid ptomaines and another in the form of gas; one of the liquids, an alkali, is soluble in ether, the other is insoluble in it. The latter, mixed with water, forms a milky emulsion. Both absorb oxygen from the air, and after awhile become thick and resinous.

The ptomaine soluble in ether is oily, acrid in odor, inflammable, giving thick smoke on the approximation of a glass rod dipped in chlorhydric acid. It turns litmus—a deep blue.

Its composition per centum is carbon, 20.976; hydrogen, 15.098; nitrogen, 63.926.

The ptomaine insoluble in ether is more dense than the preceding soluble in water, and in alcohol it does not precipitate by tannin, while the former will precipitate by that reagent.

The gas transformed to a salt, gives all the reaction of an alkaloid. It does not give the Prussian blue, by the test of Boutmy and Brouardel.

These three alkalies are poisons. The gaseous ptomaine killed several frogs by producing analgesia and hemiplegia on the side opposite to that of injection.

The liquid ptomaines being injected into the veins of dogs produced remarkable disorders, affecting the functions of the pneumogastric nerve and those of great sympathetic, and besides exercising a special action on the peripheric filaments of the sensitive nerves. (See, for a full account, the communications by me presented to the National Academy of Medicine of Rio, 1885; also my book, "Doctr. Yellow Fever Microbes," 1883, Rio.) Of the treatment of the yellow fever, I will state that formerly the doctors only employed a symptomatic medication.

After I became convinced of the parasitic origin of the disease, I proposed a medication acting directly upon the etiological element. I have employed the salicylate of soda, either internally in doses of four, six, eight, ten, and twelve grammes in twenty-four hours, according to the case, or hypodermically, from thirty, forty, to fifty centigrammes to one gramme in watery solution. This treatment, after much opposition, which I have had to overcome, is to-day generally adopted by the doctors of my country. It gives magnificent results if employed at the outset of the malady. It is contraindicated in the adynamic period.

Dr. Donovan, of Jamaica, also prescribes salicylate with great confidence, as does Dr. White Walls, of the United States.

Latterly, my distinguished confrere, Dr. Wolfred Nelson, of New York, formerly of Panama, Central America, sustained by valuable considerations, counsels an acid treatment against the yellow fever, considering that the acids are unfavorable to the microbean evolution. Let my clear-headed confrere try his medicament on a large scale, for I find his ideas logical and happy.

During the epidemic of Campinas, Brazil, Dr. Angelo Simoes employed water saturated with chlorine, in doses of thirty grammes to three hundred grammes of distilled water. He reserves this for the later stages, preferring the salicylate in the first. This treatment merits a trial, like all others which aim to attack a malady through its own cause.

The prophylaxis of yellow fever was once treated at haphazard. You could choose as many prophylaxies as there were theories respecting the epidemic. To-day the thing is different; we know the place to attack. It is perfectly well known to be a contagious infection. Disinfectants and quarantines are the usual means which are to be perfected for general safety. We regard the quarantine system elaborated by Dr. Joseph Holt, of New Orleans, as the most efficacious. With advantage on this subject can be consulted Dr. Joaguires Cominho's inaugural thesis, Rio, 1886, and "Olyntho Magalhaens," Bahia, 1887.

This is also judiciously recommended by Dr. Urias in a letter which I have published this year in a pamphlet, "Statistics of Vaccination against Yellow Fever during Epidemics; 1888-9." *The vaccination with attenuated virus of yellow fever by the Freire process is the most powerful hygienic resource known for the extinction of yellow fever epidemics in Brazil.*

All other means proposed to protect the health of large cities will be found useless and inefficacious without this vaccination. While having the merit of diminishing the outbreaks, they cannot prevent the attacks unless the vaccination is general, but can act in concert with it.*

Since 1883, I have employed anti-yellow fever vaccination with the most complete success, and the results are all duly authenticated by numbers of our confreres, and bright intellects of the highest repute will not doubt all these witnesses and such valuable testimony, all inspired by truth.

The attenuation of cultures is obtained by the following process: You take a drop of blood from a viscera (liver or kidney in preference) from a patient recently deceased of yellow fever, well confirmed case, or even from a well filled vein of a party who is moribund of the same malady; the drop is used as a culture in a tube of nutritive gelatine or peptonized agar jelly. When the colonies become well developed with the proper characters of evolution and purity, you pass onward by means of a first transplanting of a portion of this culture taken on the point of a platinum wire to a large balloon containing alkalized gelatine. We shall have the kind of micro-organisms of the first degree, which are the most energetic.

A drop of the first transplanting being sown, after the gelatine has totally liquefied, in another balloon containing the same substance, we shall then have a culture of the second degree, less energetic than the former; continuing these transplantings, we shall obtain cultures of the third, fourth, fifth, and sixth degrees, whose intensity will more and

*Page 34, Opus Cit.

more diminish. This rapid and easy method is preferable to the method of successive transmissions from animals, a long process and of more difficult execution. Drs. Ottoni, Caminhoa, Junior, and myself prepared last year some considerable quantity of vaccine by means of the first method, sufficient to serve for three thousand vaccinations, whose results were excellent, as we have already published.

The phenomena arising from the inoculation of these cultures (I generally use those of an intensity less than the third degree) are such as characterize the first stages of mild yellow fever, as has been attested by a large number of doctors (see statistics, 1888 and 1889), that is, pains in the limbs, severe pain in the spinal region, fever, temperature 38 degrees, 39 degrees, and even 40 degrees, cephalalgia, and sub-orbital pain, nausea in some cases, though more rare, vomiting, and the jaundice color, partial or entire. All these phenomena disappear without any treatment at the end of twenty-four to forty-eight hours.

The inoculation is made by means of the Pravaz syringe in the deltoid region; dose for adults, one gramme; children between ten and fifteen years, one third of a gramme; children between five and nine years, one third of a gramme; children under five years, one fourth of a gramme.

Locally, you observe hyperæmia, then a saffron yellow stain sometimes covering the entire arms.

I have already inoculated more than eleven thousand persons. Here is a brief table:

1883-84.....	418 persons.
1884-85.....	3,051 persons.
1885-86.....	3,473 persons.
1888-89.....	3,576 persons.
1889—to date in 1890.....	500 persons.
Total.....	11,018 persons.

I shall shortly publish the details of late statistics.

The mortality among the inoculated was .4 per cent. If we calculate the mortality, taking for normal the rate established by Jemle, in Senegal, we find the figure 66.6 per one hundred, not of .4 only, as when protected by the inoculation. The greater part were children, foreigners recently arrived, and not acclimated, nearly all being in the best receptive condition. Right alongside of them several thousand persons, who had not been inoculated, fell sick and died. Any one desirous of convincing himself will read (I trust, impartially) my works following, wherein are full statistics and all possible details:

1. Doctrine of Yellow Fever Microbes. 1883.
2. Vaccination of Yellow Fever.
3. Statistics of Vaccinations. 1885-86.
4. Statistics of Vaccinations during Epidemics. 1888-89.

Dr. Gaston's article of Atlanta, Ga., in the Journal of American Medical Association, can also be consulted with advantage. The facts there stated are so eloquent that he who would dispute them must be blinded by ignorance or passion, for figures are stubborn facts.

I invite the attention of Governments to my statistics, and venture to recall the resolution offered by the Ninth International Medical Congress at Washington in 1887, which recommended my labor to the protection of the nations. It is time to deliver humanity from one of the greatest of scourges. The effect would be a political good by pre-

senting a barrier to contamination among the nations of France, England, Belgium, Spain, Italy, Portugal, in fact, among all the countries of Europe, as many citizens of each of them die annually in the Americas of this frightful malady; moreover, we have a remedy in our hands, whose efficacy is thoroughly attested by well known physicians and persons of high social standing. I am unable to understand why we remain with folded arms before the hetacombs of yellow fever victims. Let us hope. Let us never lose faith. For myself, I am ever with the unfortunate victims, ready to help, ready to work for them, to claim their rights to life and to health.

I rely on the services of my friends everywhere, the world over, that my voice and my efforts shall everywhere be heard. A just cause ever triumphs. The victory will assuredly be ours.

RIO DE JANEIRO, BRAZIL, June 18, 1890.

SANITATION IN LOS ANGELES.

By D. G. MACGOWAN, Health Officer.

The Board of Health of the city of Los Angeles consists of five members: Hon. Henry T. Hazard, Mayor; Edward T. Wright, C.E.; Martin Hagan, M.D.; John H. Davisson, M.D.; Joseph Kurtz, M.D.

The executive force consists of a Health Officer and four Sanitary Inspectors, a Superintendent of Street Sprinkling, a Police Surgeon, and a Keeper of the Smallpox Hospital. The town has been free from all epidemic disease for more than a year. The Board has under its immediate control the sprinkling of the streets, the removal of the garbage, the removal of dead animals, and the keeping of the receiving hospital and the smallpox hospital. The department has expended directly for sanitary purposes about \$56,750 from September 1, 1889, to September 1, 1890, distributed as follows: Street sprinkling, \$31,550; removal of garbage, \$17,500; erection of receiving hospital, \$700; Health Office expenses, \$7,000.

The population of the city of Los Angeles, following the last census report, is about fifty-one thousand. The city covers thirty-six square miles of territory, and contains about two hundred and forty miles of streets, eighty miles of which are graded, graveled, and curbed, and about nine miles paved with bituminous rock, granite blocks, or finely-broken porphyry. Aligning these streets are seventy-five miles of paved sidewalks; the material used in laying them consists of cement, asphaltum, or granite. This work of paving has been principally done during the past three years, and represents an expenditure of a little more than \$1,000,000.

The first public sewer was laid in 1869, and consisted of a wooden drain which emptied into the city irrigating ditch. Soon after, in 1872, a partial interior system on certain of the main business streets was planned and laid, the material used being brick or cement, as best suited the fancy of the property owners. Some of these old cement pipe sewers are still in use and are in good condition. This system has been greatly extended during the past four years, until now twenty-five miles of the graded streets contain sewers of the best modern type and construction. All of the internal sewers recently laid have been constructed under the Vrooman Act, the materials used being vitrified salt-glazed pipe, with manholes of brick and iron, and the head of each lateral being provided with a one hundred and fifty-gallon flush tank. These all connect with the San Pedro-Street outfall. At the southeast angle of the city limits this water is taken by the South Side Irrigation Company, and conducted through a twenty-two-inch cement pipe a distance of six miles to the sandy plains below the town of Florence. Though eagerly taken at first by the Chinese market gardeners for irrigating and enriching their truck patches, its prolonged use has been found to be a detriment, lessening the productive qualities of the land when it becomes well saturated with the sewage matters. It is a fact

that lands upon which it has been used constantly for several years have been abandoned by their cultivators, or it has been necessary to pipe pure water upon them to take the place of sewage for the purpose of irrigation.

It is eventually intended that each street shall contain a sewer, and to expedite their construction within a year, the city has voted \$374,000 in bonds for the purpose of constructing intercepting sewers to receive the discharge from the two hundred and seventy-four miles of internal sewers.

Some of these intercepting sewers are constructed of salt-glazed vitrified pipe, and the others of brick, built egg-shaped. They center at the southwestern angle of the city limits, and necessitate the construction from this point of a brick outfall five feet in diameter, whose eventual point of discharge will be the ocean in the neighborhood of the mouth of Ballona Creek, seventeen miles from the city.

Outside of the district already sewered the use of cesspools is universal. In the majority of instances these have not been constructed long enough to be offensive or prejudicial to health. On the plains the character of the underlying soil, a coarse, loose gravel, is favorable to the absorption of the waste waters and other materials discharged into the wells and vaults. In the hilly sections, however, considerable difficulty has been met with on account of the closeness of the bedrock to the surface. The records of this office show one remarkable thing, which is, that they contain the report of no case of diphtheria originating in a house connected with the public sewer system. Following the hint derived from our books, after several careful inspections of every cesspool, kitchen sink, and vault in the town by the department's Inspectors, and a careful direction of the attention of the public to these matters, together with the establishment of a state of minor quarantine in all reported cases, we are rewarded by an absolute eradication of diphtheria in our city, a case being now but rarely reported to us.

All streets accepted by the city as graded streets are sprinkled at the expense of the city. Of such there are about eighty miles. In the warmest weather it is found that this extent of street surface can be sprinkled twice a day by the use of about fifty-seven teams. These teams, with a driver, are furnished to the city at the rate of \$2 70 for a working day of eight hours. Recently the Board of Health removed the sprinkling carts from all streets paved with bituminous rock, being satisfied, after a year's comparison of the paving on Broadway, which was left unsprinkled, with the rest of the paved district, that sprinkling this pavement destroys it by rotting it where the water collects upon its uneven surfaces.

At present the garbage is removed and buried in a sandy district, remote from the center of the city. A thoroughly modern reverberatory crematory is being erected for its destruction by the contractor. The erection of this crematory has been the fruitful source of litigation, but we think we have finally disposed in the Courts of all legal hindrances to its completion.

THE ETIOLOGY AND PREVENTION OF TUBERCULOSIS.

By GEORGE MARTIN KOBER, M.D., Fort Bidwell; Modoc County correspondent.

From Dr. Billings' report on the mortality and vital statistics of the United States, as returned at the tenth census (June 1, 1880), we learn that consumption stands first upon the list of the principal causes of death; it caused twelve thousand and fifty-nine deaths in every one hundred thousand from all causes during the census year. In his Cartwright Lectures, the same author shows that the death rate from consumption, at twenty years of age and over, was 217.64 in every one thousand of deaths from known causes.

Statistics of consumption include, almost as a rule, only those who die with lung manifestations, and nothing is said of the children and others who fall victims to the tubercular meningitis, peritonitis, and other tubercular inflammations. The reports of our State Board of Health for the past twelve months show that consumption caused one thousand seven hundred and twenty-one, or, nearly one sixth of all the deaths, or an average of one hundred and forty-three deaths per month in an estimated population of seven hundred and thirty-one thousand one hundred and twenty-four.

Tuberculosis not only leads the list of diseases in order of frequency and mortality, but the loss entailed by the long duration of the disease, and the danger to others from infection, renders the subject of importance from an economic as well as a medical point of view.

The State Board of Health, through its accomplished Secretary, Dr. G. G. Tyrrell, performed, therefore, a sacred duty in calling the attention of the profession and the public to the contagiousness of this disease, and the undesirability of inviting its victims to this coast to breathe our pure air. It is strange, but true, that in pointing out the danger to life, health, and wealth, incurred by the promiscuous mingling of consumptives with healthy persons, the Board should have been attacked by heartless or thoughtless speculators, and even members of the profession, whose ignorance of well established conclusions is painfully apparent. Let us see what the one thousand seven hundred and twenty-one deaths from consumption amount to from a financial point of view:

If we assume the average duration of the disease to be two hundred days, and that \$2 per day is expended for treatment, care, and loss of work, the one thousand seven hundred and twenty-one deaths involve a loss of \$688,444 per annum, not to mention the losses and danger involved from infection to other members of the family. But does the average citizen of California care nothing for his descendants in the race of life? Would a stock raiser care to import diseased stock, however well bred? No; it would not pay him. Then, why should this glorious State be stocked with consumptives and their offsprings? Simply because we can sell a few town lots? If so, it will never pay, and the sins of the speculator "will be visited upon his children and children's children." For instead of this State producing a people with mental and bodily

vigor, courage, presence of mind, grace, and dignity, we shall have a race weak in mind and body, and deeply tainted with the predisposition to consumption.

In view of the importance of the subject, I have collected the following data from reliable sources regarding the contagiousness of consumption:

The classical researches of Koch² have established, beyond a doubt, the infectious character of tuberculosis in animals and man, whether observed in local tubercular deposits or in acute military tuberculosis, and that the disease is everywhere caused by a specific microbe, the *Bacillus tuberculosis*.

This bacillus has been found in the system and in all tubercular deposits, and under a high power of the microscope may be seen to consist of small, usually curved rods, which readily undergo spore-formation. A pure cultivation of these bacilli, when introduced into the body of a healthy animal, produces the disease in question.

The tubercle bacilli have not yet been observed in the soil, water, or atmosphere. Cornet,³ however, demonstrated their presence in the dust and on the walls of rooms inhabited by consumptives, and he, as well as Cadeac and Malet,⁴ successfully inoculated the germs thus found into healthy animals. Since the breath of tuberculous subjects does not contain the bacilli, we may assume that when found in rooms they originate from the sputa of patients, carelessly expectorated upon the floor, walls, carpets, etc., and which, after desiccation, becomes a constituent of the household dust.

The bacilli have also been found in the *milk* of tuberculous mothers and cows, especially when the lacteal glands were the seat of the disease, or the system infected with general tuberculosis. This last remark also applies to the presence of the bacilli in the *flesh* of animals used for food; they have also been found in the *blood* of those affected with acute military tuberculosis, but only in limited numbers.

Villemin states that the contagious principle has also been found in the *feces*.

According to Uffelmann,⁵ the tubercle bacillus is an obligate parasite which does not develop in the ordinary culture media, but is best propagated in blood serum, glycerine agar-agar, at a temperature of 99 degrees to 100 degrees. If the temperature is below 50 degrees or above 108 degrees, they cease to grow. The resistance of this germ to external influences, especially to heat and cold, is very great. Sormani⁶ has shown that it requires from fifteen to twenty minutes exposure to steam under pressure, or the same length of boiling, to destroy the vitality of the spores. This same author has demonstrated that completely dried and pulverized sputum retains its infectious character for weeks and months; and Pietro⁷ asserts that tubercular matter will retain its virulence ten months after drying. Putrefaction, so destructive to many bacterial forms, exerts very little influence upon the tubercle bacilli. Sormani and Voelsch⁸ claim that the vitality of the spores remained unimpaired for one hundred and eighty days in the putrefied sputum of consumptives. DeToma,⁹ however, denies this, and found that putrefaction destroys the virulence of the germs after three to nine days.

The experiments of Wesener and Falk¹⁰ appear to indicate that the bacilli of tuberculosis resist the action of the normal gastric juice.

There is much evidence to show that in man the disease is most

likely set in action by the bacilli introduced by the respiratory passages, or the digestive tract, and by the skin and mucous membranes, especially if there be a solution of continuity.

The experiments of Koch, Weichselbaum,¹¹ and others prove that artificial tuberculosis can be produced in animals by inhalation of a spray containing tubercle bacilli, by feeding animals with tuberculized food, or subjecting them to direct inoculation.

The evidence as to the transmissibility of bovine tuberculosis to man has been strengthened by Demme,¹² who reports four cases of intestinal tuberculosis in children, infected by the milk of a tuberculous cow, and adduces chemical and anatomical proof of his assertion. When we consider the large mortality of children under five years of age from primary tubercular ulceration of the intestines, tubercular peritonitis, and *tabes mesenterica*, and the fact that the food of these children consists largely of unboiled milk, we are strongly tempted to believe in the transmission of bovine tuberculosis through the milk supply.

Other modes of infection have been reported, viz.:

Loewenthal¹³ reports the case of a woman who slept on the right side of a tuberculous husband, and contracted a conjunctivitis of the left upper eyelid, followed by enlargement and ulceration of the glands in the parotid and submaxillary region. Excision of the original deposit revealed the presence of tubercle bacilli.

Cornil and Moore¹⁴ have shown that infection may take place through the genital mucosa, and an interesting article on chronic tubercular endometritis, referring to primary genital tuberculosis and sexual relations with tuberculous husbands, will be found in the *New York Medical Record*, November 30, 1889.

Lehmann¹⁵ reports ten cases in which the virus was transmitted by the mouth of a tuberculous Rabbi, who was in the habit of applying suction to the wound after circumcision. In these cases at the end of the second week ulcerations with a gray base were noticed at the point of infection; four of the children died shortly from tubercular meningitis; three others after a more prolonged illness; one died from diphtheria, and two recovered.

Eisenberg¹⁶ reports a similar case, in which the sputum of the Rabbi was found to contain the bacilli. Tehernig, Pfeiffer, and Duering have reported instances of infection through the skin, in one case by means of expectorated phthisical blood, which infected a slight hand wound of a girl. Landouzy and Martin¹⁷ have shown that inoculation of the spermatic fluid from tuberculous guinea pigs produced the disease in one third of the animals experimented upon. This would seem to render the transmission of the disease through the sperma highly probable.

From what has been said and written on the subject, it is evident that the tubercle bacilli must be widely scattered; the modes of invasion are also numerous, and the wonder is that, relatively, only a few of those exposed to the virus actually contract the disease. This shows that invasion of these microbes is not sufficient to produce the disease, but they must also find a susceptible subject for their proliferation and pathogenic effects.

The question of susceptibility in this, as in other infectious diseases, evidently plays an important role. But what is that state of the body which renders it peculiarly liable to be affected injuriously by this morbid agent? Is it a weakness of the organisms, a diminished power of

resistance, or is it a peculiarity of the tissues, more especially of the cells, which places them at a disadvantage in their struggle against the invasion and effects of these bacilli? Is it the addition or subtraction of a certain something in the blood which furnishes a suitable pabulum for their growth? These are difficult questions to answer.

Clinical experience indicates that faulty nutrition, debility, loss of blood, anæmia, mental anxiety, diabetes, whooping-cough, measles, and other diseases, favor the development of tuberculosis. We also know that a predisposition may be inherited, as evidenced by a delicate physique, narrow chest, and general vulnerability of the tissues.

A vulnerability of the tissues to the disease may also be acquired by dust-producing occupations, and here the origin of the dust seems less important than the character of the particles which compose it. For this reason, no doubt, the hard, sharp, and angular particles of iron and stone dust are more liable to produce lesions of the respiratory mucosa, thus favoring the invasion of the bacilli. In no other way can we explain the comparative innocuity of coal dust, the particles of which are quite free from sharp points and corners. Dr. Ogle has shown in his report, in forty-fifth annual report of the Registrar-General, that coal miners stand at the head of the list as regards freedom from phthisis and other lung diseases, in dust-inhaling occupations. We know, of course, that occupations involving the inhalation of an unusual amount of dust tend to produce diseases of the lungs; not necessarily tubercular, but what I wish to emphasize is, that certain dust particles are apt to cause lesions of the respiratory mucosa, and hence an increased susceptibility to the invasion of the tubercle bacilli.

Uffelmann believes that what we call inherited or acquired predisposition to tuberculosis may amount, in many instances, only to a local predisposition of the respiratory passages, a weakness of the membranes, and greater vulnerability, and refers to the fact that some individuals, otherwise healthy, show a greater liability to laryngeal and bronchial catarrhs, and later to tuberculosis, whilst in others repeated attacks of tonsillitis predispose to diphtheria.

The observations of Dr. Bowditch, of Boston, and Buchanan, of England, positively indicate that damp soils and habitations are predisposing causes to tuberculosis, and whilst this relation has not been satisfactorily explained, still it is possible that the bacilli of tuberculosis luxuriate best in such an atmosphere, as damp rooms are much more likely to contain an excess of organic matter. Another explanation may be found in the well established fact that a damp air predisposes to catarrhal affections, or "colds," and these in turn may render the system more susceptible to the invasion of the tubercle bacilli.

As in other infectious diseases, the question as to whether the germs are introduced *direct*, and in sufficient numbers, is of importance. It would appear that the mere presence in the sick chamber does not convey the virus, but it requires intimate contact, as sleeping in the same bed or room, common use of eating and drinking utensils, mouth to mouth contact, etc.

The observations of Humphrey, Pollock, and Leudet, conclusively show that in well ventilated wards of chest and consumption hospitals, the disease is not usually found to spread.

In private practice the results are different in this respect. A French committee of investigation presents two hundred and thirteen cases of

tuberculosis in which the communicability of the disease was clearly established. In sixty-four of these cases the disease was conveyed from husband to wife; in forty-three from the wife to the husband; in thirty-eight it was transmitted to brothers or sisters; in nineteen from parents to the children; in sixteen to distant relatives; and in thirty-two to outsiders. The communicability was most marked among the poorer classes. Another collective investigation of a German medical society revealed the fact that of nine hundred and thirty-eight married persons who died of acquired tuberculosis, in one hundred and one instances either the husband or wife also contracted the disease. In 8.1 per cent of these cases the husband contracted the disease from his wife, and in 13.2 per cent the wife was infected from the husband. Other statistics might be adduced in favor of the communicability of the disease, but Zasetzky's¹⁸ observation is of special interest. He reports the case of a tuberculous woman who married between 1872 and 1883 three husbands, all previously healthy; the first husband died in 1879 of tuberculosis, the second in 1881, and the third husband, at the time of the report in 1884, was also a victim of the disease, the wife having in the meantime died of consumption.

We can only explain the greater contagiousness in such cases by a more intimate contact, the occupation of the same room and bed, common use of eating and drinking utensils, and the vitiated air of private rooms. It is very possible that the bacilli may acquire more virulent infective powers in the foul atmosphere of overcrowded rooms, and, as suggested by Dr. Ransome, the sporulation of the bacilli may be assisted by contact with the kind of organic matter found in such atmospheres. We will now consider the various ways in which the bacilli are most likely to gain access into the system.

Cadeac and Malet have proved that the bacilli are not contained in the breath of tuberculous patients; we must conclude, therefore, that when found in the air of rooms occupied by phthisical patients, they originate from the dried sputum and other dejections on floors, walls, carpets, bedding, and clothing, which are converted into dust particles, and thus gain access into the air and the respiratory tract. The virus may also be conveyed to others, by small particles of sputum, in kissing, coughing, instrumental manipulations, or adhering to utensils in common use.

Uffelmann believes that the secondary lesions of the alimentary tract may be produced by the patient's swallowing a portion of the expectoration. The most common source of infection of this tract, by means of unboiled milk and insufficiently cooked meat from animals affected with tuberculosis, has already been referred to. There is no evidence to show that the bacilli are transmitted in vaccination; in fact, Acker failed to discover the microbes in question in the lymph vesicles of vaccinated phthisical subjects.

There is much reason for believing that the germs of the disease may be conveyed in clothing. I remember a well authenticated instance where a perfectly healthy man bought the clothing worn by a consumptive, and contracted the disease within six months, and died from the effects two years thereafter. Perlen,¹⁹ in his dissertation on pulmonary tuberculosis and occupation, tells us that of four thousand one hundred and seventy-seven tuberculous patients treated in the Munich Poliklinik, seven hundred and nine were engaged in tailoring, cleansing, and shoe

shops. Whilst these figures are suggestive, it is of course impossible to estimate the number of instances in which the disease was spread by dried sputum contained in clothing.

Does climate afford immunity from tuberculosis? The evidence is not sufficient to show that any community in any climate is entirely free from pulmonary consumption, but we do know that whilst the mortality on the plains and in the valleys of Europe is about three per one thousand, and as high as five to seven per one thousand living in cities and towns, the inhabitants of certain mountainous districts, even under unfavorable sanitary surroundings, suffer to a far less extent—the mortality amounting in some localities at an elevation of fifteen hundred feet, to only 0.56 and 0.68 per one thousand.

Fuchs, quoted by Uffelmann, gives the following elevations as likely to afford immunity from consumption:

In the north temperate zones, at an elevation of.....	1,300– 3,000 feet.
In the middle temperate zones, at an elevation of.....	2,000– 5,000 feet.
In the tropical zones, at an elevation of.....	7,000–14,000 feet.

Bell, in speaking of our own country, refers favorably to the eastern highlands, the Alleghany region of Georgia, the Carolinas, Tennessee, Virginia, West Virginia, Pennsylvania, and the White Mountains, especially the pine forest region of the Atlantic States, from Virginia southerly, at an altitude of from five hundred to fifteen hundred feet, and also the Pacific Coast, as notable regions for the small ratio of deaths from pulmonary diseases. In 1886 I called attention to the climate of Northern California, and the infrequency of pneumonia and phthisis among the inhabitants of Modoc County, suggesting, in my concluding observations, that the great daily range of temperature, dry atmosphere, and elevation (four thousand seven hundred feet) might be fatal to the development of the tubercle bacillus (see Ninth Biennial Report of State Board of Health, 1886). In this connection it is proper to refer to the fact that M. Delargy, in a paper quoted by Dr. G. G. Tyrrell, Secretary State Board of Health of California, December, 1889, points out that certain mountain regions in Europe, formerly exempt from phthisis, have now become infected since intercourse with cities and phthisical localities have been furnished, and believes that the presence of phthisical patients in the most healthful localities will soon affect the purity of the atmosphere.

We have seen that the elevation affording immunity differs greatly in different zones; therefore, exemption cannot be attributed to the influence of diminished atmospheric pressure alone, although we must admit that diminished density of the air induces deeper inspirations, more effectual inflation and ventilation of the air vesicles, which naturally tend to increase the resistance of the pulmonary tissues to the invasion of the germs. It is possible that freedom from organic impurities in the air is the most important factor. Pasteur, Tyndall, and others have shown that the air of great altitudes is entirely free from organic impurities; and Miquel, Frankland, Petri, and others have examined the air for bacteria at different altitudes, and found the air at an elevation of between six thousand and seven thousand feet to be quite free from germs.

Miquel found in one cubic meter:

1. At an elevation of 2,000-4,000 metres	none.
2. On the Lake of Thun, 560 metres	8.0
3. Near the Hotel Bellevue at Thun, 560 metres	25.0
4. In a room of the Hotel Bellevue at Thun, 560 metres	600.0
5. In the Park of Montsouris, near Paris	7,600.0
6. In the City of Paris (Rue de Rivoli)	55,000.0

Similar investigations have been made of the air of sea coasts and the high seas.

Uffelmann found between fifty to three hundred bacteria in one cubic meter of air on the Baltic Coast, in the summer of 1887, and Moreau, Miquel, and Fisher ascertained that the sea air one hundred and twenty miles off the coast is absolutely free from bacteria. These facts throw a flood of light on Bowdin's statistics, which show that whilst the deaths from consumption in the English army were 10.7 per thousand, the mortality in the navy was only 1.76 in one thousand men.

PREVENTION OF TUBERCULOSIS.²⁰

The facts presented in the foregoing pages justify the conclusion:

1. That tuberculosis is an infectious disease caused by a microbe, transmissible to healthy individuals under certain favorable conditions.

2. Inherited and acquired predisposition play an important role in the invasion and multiplication of the bacilli.

3. The germs may enter the system by the respiratory and alimentary passages, and by the skin and mucous membranes, if there be an abrasion.

4. That whilst the bacillus has been transmitted through the milk, flesh, and blood of animals and man, the most common and effective way of distributing the disease is by the dried and pulverized sputum of tuberculous patients. Heller calculates that seven thousand two hundred millions of bacilli may be expectorated in a day by a single patient.

The indications for the prevention of this disease are plain:

The sputum of consumptives should be received in spitcups containing a 5 per cent solution of carbolic acid, and the contents rendered innocuous by boiling for twenty minutes. The paper and wood boxes made for this purpose should be burned. All public and private buildings should be provided with spittoons.

Patients who continue out of doors should use handkerchiefs to receive their expectoration, which, if old, should be burned; at all events, linen, bedding, or clothing thus soiled should not be allowed to dry, but must be thoroughly disinfected, boiled, or steamed.

Notification and disinfection in all fatal cases should be made compulsory, and the rooms in hotels, or elsewhere, where consumptives may take lodging, should be so arranged that thorough disinfection is practicable, and all articles with which the patients have had anything to do should not be used by others until disinfected by steam under pressure, boiling sulphur vapor, or coating with lime or corrosive sublimate solution.

Isolation of tuberculous patients is indicated in hospitals, asylums, and prisons. In private life the patient ought to occupy a separate room and bed, use separate eating and cooking utensils, and neither receive nor give kisses.

Whilst it may be exceedingly disagreeable to be the advocate instead of referee in matters pertaining to "preventive medicine," still it will always be the duty of the family physician to enlighten the public on the nature of infectious diseases and the means for their prevention, until the facts are commonly recognized. Marriages with a tuberculous person should, of course, be discouraged.

Special attention should be given to the meat and milk supply. Compulsory reporting of cases of bovine tuberculosis should be enacted, and the sale of diseased meats and milk prohibited. In the absence of such laws, or as an additional precaution, cow's milk should be thoroughly boiled and meats well cooked. Beef's blood should never be drank, as suggested some years ago. A tuberculous mother should not nurse her infant; and great care must be taken in the selection of a wet nurse.

Predisposed subjects should take special precautions; this is especially true of those born of tuberculous parents, or belonging to consumptive families; those debilitated by privations or excesses, and those suffering or recovering from whooping-cough, measles, smallpox, and diabetes. Scrofula should also be included, but many physicians regard this disease as identical with localized tuberculosis. Clinical experience points to the fact that the blood or tissue cells of all such persons have not the power to resist the incursion and effects of the bacilli, and that it is quite possible to increase this resistance by improving the tone and general nutrition of the system.

Apart from medication, careful and methodical gymnastics, attention to the skin, and other hygienic rules may prove of special value.

The establishment of sanitary boarding schools, in salubrious localities, for children predisposed to tuberculosis, in which special attention is paid to their physical culture, appears earnestly called for.

In choosing a vocation for such persons it is important to avoid occupations involving sedentary habits and indoor work, especially in a dusty atmosphere. Last, but not least, let us insist on the purity of the air in our houses and towns, and guard against damp and unsanitary habitations.

¹ Billings, J. S. Cartwright Lectures, N. Y. Med. Records; December 14, 1889.

² Koch, R. Mittheil: aus dem k. Gesundheitsamte. II.

³ Cornet. Zeitschr. f. Hygiene. V, 191.

⁴ Cadeac & Malet. Rev. de Medicine; 1887, No. 7.

⁵ Uffelmann, J. Handbuch der Hygiene, p. 580; 1890.

⁶ Sormani, quoted by Uffelmann.

⁷ Pietro, quoted by California Health Board; November, 1889.

⁸ Voelsch, in Ziegler's Beiträgen zur pathol. anatomie, II 2.

⁹ De Toma. Centralblatt f. d. med. Wissen, 1888.

¹⁰ Falk. Virchows archiv, 93.

¹¹ Weichselbaum. Zeitschr: der Wiener arzte, 1883. 2 Heft.

¹² Demme. Jahresbericht des Jennerschen Kinderspitals. Bern, 1882.

¹³ Lowenthal. Impftuberculose der Conjunctiva, 1887.

¹⁴ Moore. Pacific Record; November 15, 1888.

¹⁵ Lehmann. Deutsche Med. Wochenschr; 1886; Nos. 9 and 10.

¹⁶ Eisenberg. Berlin klin. Wochenschr; 1886; No. 35.

¹⁷ Landouzy & Martin. in Verneuil Etudes exper. et cliniques. Paris, 1887.

¹⁸ Zaszetzky. Wrutsch; 1884.

¹⁹ Perlen. Lungenschwindsucht und Leruf. München, 1887.

²⁰ American Jour. of Med. Sciences; January, 1890; pp. 78-79.

AN ECONOMIC VIEW OF SANITATION.

By S. S. HERRICK, M.D.

Under this title it is proposed to sustain a claim for public hygiene by mathematical proofs derived from actual results. It will be shown what sanitation has accomplished in the prevention of disease, the rescue of human life, and the conservation of wealth; what room is left for advance in the same direction; and why its cost, as an investment, promises more substantial returns than any other public expenditure.

COST OF SICKNESS AND DEATH.

A very moderate estimate of the value of a human life during the productive period, averaging from twenty to sixty years of age, would be \$1,000 as capital for the production of wealth. About half of the living population fall within these limits, so that the average value of a human life may be set at \$500. The British Board of Health has estimated one hundred and twenty thousand deaths annually from preventable diseases out of thirty-five millions of people in the United Kingdom, and one million two hundred thousand cases of serious preventable sickness. With the value of lives as above stated, and an average cost of every case of illness at \$30, including medical attention, medicines, loss of time, and funeral expenses of the dead, the total loss would amount to \$96,000,000 annually. Dr. J. S. Billings, writing in 1878 on the basis of the United States census, reckoned one hundred thousand deaths occurring annually in this country from preventable causes, and one hundred and fifty thousand constantly sick of preventable diseases. The cost of this needless loss of life would be \$50,000,000; and supposing the average earnings of every person in the productive half of life to be \$1 per day for three hundred working days, there would be a daily loss of \$75,000 in wages, amounting to \$22,500,000 for the year. The care of the sick at 50 cents per diem for three hundred and sixty-five days would amount to \$27,375,000; the cost of the funerals, at \$20 each, would be \$2,000,000; and the total damage to the wealth of the country would exceed \$100,000,000 annually. Allowing for increase in population between 1870 and 1890, the present loss would be more than \$150,000,000.

Dr. J. H. Kellogg, of Michigan, by a different mode of calculation, estimated the annual damage to the United States from preventable disease at not less than \$300,000,000.

Another calculation would reach substantially the same result. It is supposed that for every death in a given population there are two years of sickness distributed among those who die and those who recover, equivalent to seven hundred and thirty days of disability for work. In this country, an average day's labor is worth at least \$1. and half the sick are in the productive period of life. Allowing three hundred working days to the year, every death involves a loss of pro-

duction equal to \$150. The cost of seven hundred and thirty days of sickness for maintenance, medical attention, and medicines, would be moderately put at 50 cents a day, or \$365; the loss of capital for every death would be \$500; and, without counting expense of funerals, the total loss to the community for every death would exceed \$1,000. Therefore, allowing for the whole country one hundred and fifty thousand deaths annually from preventable causes, there is a loss of more than \$150,000,000. If California holds, as is probable, one fiftieth of the population of the Union, her share of the loss would be \$3,000,000; for, though we may claim a lower mortality than the average of the country, this would have an offset by higher wages and capital value of life in the Golden State.

For a single illustration, the yellow fever epidemic of 1878 may be adduced, which prevailed over the greater part of the Mississippi Valley, and which was traced to faulty administration of the quarantine near the mouth of the river. Mr. Keating, of Memphis, estimated its total damage to the valley at not less than \$200,000,000, including the value of eighteen thousand lives lost, the cost of as many funerals, the expense of one hundred and twenty-five thousand cases of sickness, the loss of time and maintenance of fifty thousand refugees, the interruption of productive industries, and more or less permanent diversion of commerce. It is probable that the losses of New Orleans alone during the present century have exceeded the above amount from this single cause, over which modern sanitation may now claim to have won mastery.

HOW MUCH CAN STILL BE PREVENTED AND SAVED.

Notwithstanding the great advances in hygiene and corresponding lowering of mortality in the most civilized countries of the world, especially in the last quarter of a century, sanitarians hold that improved methods are capable of still further reducing sickness and death by one third. It is asserted by Thomas Bond, Assistant Surgeon of Westminster Hospital, London, that, on an average, half the out-patients treated by a hospital surgeon suffer from diseases due primarily to want of knowledge of the laws of health, chiefly in regard to dress, ablutions, and ventilation. Under the preceding head we have seen that the annual loss to the whole country from preventable disease is not less than \$150,000,000. It is fair to presume that efficient sanitary measures in competent hands might in time save most of this enormous expense. It must not be expected that such improvements could be immediately effected. True and lasting reforms in hygiene, as in other matters affecting the public welfare, are largely experimental and must be accomplished gradually.

It is within reasonable bounds, however, to assert that practicable improvements in hygienic methods ought speedily to reduce the mortality one half in such diseases as erysipelas, smallpox, scarlatina, diphtheria, typhoid, puerperal, and the malarial fevers; and one fourth in pulmonary consumption, measles, whooping-cough, diarrhoea, dysentery, cholera morbus, and cholera infantum. Such would be the effect of thorough drainage and cultivation of the eucalyptus globulus on wet lands; of the destruction of the contagious products of diphtheria, pulmonary consumption, typhoid fever, and the diarrhoeal diseases, and the isolation of those affected with contagious diseases. Dr. H. B.

Baker, Secretary of the Michigan State Board of Health, avers that it is practicable to reduce the sickness and mortality of his State 10 per cent by improved sanitation.

EXAMPLES OF RECENT SANITARY GAINS.

It has been asserted by Mr. Schultz, of New York, that quarantine restrictions at that port, interrupting traffic in rags and hides during the summer months from 1822 to 1840, entailed a loss of \$100,000,000 to manufacturers and consumers—a sum sufficient to support all the Health Boards in the country. This loss, however, was less than would have resulted from the admission of yellow fever, smallpox, and cholera. Under improved quarantine methods the impediments are so far removed that this traffic suffers no serious damage. The amelioration of traffic in other commodities is to be added to the above estimate, and this is then to be increased by due allowance for other ports. These increments would more than double the amount, aside from the fact that the foreign commerce of the country has more than doubled since 1840. It is therefore probable that improvements in quarantine methods since 1822 have resulted in a saving of at least \$25,000,000 annually to the commerce of the country, for no reasonable person would say that quarantine was needless.

The following table shows the hygienic advance made in several European countries between 1865 and 1883:

COUNTRY.	RATE OF MORTALITY PER 1,000.			
	1865.	1875.	1882-3.	Gain in Seven Years.
Bavaria	30.7	31.4	28.5	2.9
Italy	29.8	30.7	27.4	3.3
France	23.6	23.7	22.2	1.5
Belgium	26.5	22.7	20.8	1.9
Switzerland		24.0	20.3	3.7
England	23.2	22.2	19.6	3.2

In sanitation Great Britain holds undisputed precedence. The civil registration of vital statistics began in 1837. The annual death rate of the period 1837-71 was nearly stationary—about 22.3—except when temporarily augmented by influenza or cholera. The Public Health Act went into effect in 1872, and was amended in 1875. The sequence in mortality is thus exhibited:

Mean death rate per 1,000, 1871-75	22.0
Mean death rate per 1,000, 1876-80	20.8
Death rate per 1,000, 1881	18.9
Death rate per 1,000, 1882	19.6

The decrease of mortality has been greater among females than males. There has been a decline for every decennial period of life in males, except those from 35 to 75, and in females for all periods, except from 55 to 75. Dr. Farr's life table gave the average expectation of life for males as 39.91 years, and for females as 41.85 years. Under the table revised since 1880, it is for males 41.92 years, and for females 45.25. So there has been a gain of 5 per cent for males, and 8 per cent for females, as

acknowledged by life insurance actuaries. Although the male mortality from 35 to 75 years has slightly increased, and that of females from 55 to 75 years, the decrease at earlier periods has been so much greater that, of one thousand persons born alive, there are more survivors at all periods of life now than formerly. Among males 70 per cent, and among females 65 per cent of the increased duration of life come between 20 and 60 years—the productive period of life.

A report to the Privy Council of Great Britain states that in thirteen of the principal towns the average death rate, previous to the introduction of sewerage, was 28.4 per 1,000; subsequently, 23.4. Between 1870 and 1880 the death rate has declined from 24.4 to 22.8 per 1,000.

In the Crimean war the losses of British troops by sickness, due to bad quarters and food and insufficient clothing, were six times those due to casualties of battle. Under improved hygiene, carried out by efficient medical officers, the death rate of British troops in India has been reduced from 69 per 1,000 in 1860, to 17.62 in 1880; and of British troops in Europe, from 17.9 in 1860, to 8.56 in 1880. From cholera the death rate among European soldiers in India was 9.02 per 1,000, annually, in the period 1861–5; in the period 1876–7, .84. In the cholera epidemic of 1876, the death rate among the native population from this disease was 12.12 per 1,000; among native troops, 2.2; and among European troops, 1.85 per 1,000. In India the mean mortality from fevers, 1859–67, was 22.41 per 1,000; 1868–76, 3.29, and in 1876, 1.26 per 1,000. This immense reduction was due much more to preventive than curative improvements.

In Manchester the death rate was three less per thousand in the period 1873–79 than 1866–72, and in Liverpool six less. In 1859 pure water from Loch Katrine was brought to Glasgow, the previous supply having been from the Clyde. In three cholera epidemics prior to 1859, there were more than three thousand deaths from cholera. Since 1859 only sixty-eight have died of cholera, though the population has immensely increased. This sanitary improvement, supplemented by better dwellings, better hospital accommodations, and more efficient control of epidemic diseases, has reduced the death rate 11 per cent in twelve years. Besides, Edinburgh has eliminated 14 per cent of her mortality; Dundee, 12 per cent, and Aberdeen (having previously a low death rate), $3\frac{1}{2}$ per cent. The leading English cities and towns show a less marked, but uniform gain in vitality.

The annual saving of children's lives in England since 1860 is estimated at ten thousand, due to purer air and water, better housing, food, and clothing, and more intelligent care. The deaths from continued fever were one thousand one hundred per one million persons living in 1865; and four hundred in 1880. Since vaccination became compulsory, deaths from smallpox average two hundred and sixteen per one million, annually; about one fourteenth of what occurred in the last century.

At Vienna, in 1872, typhoid fever caused six hundred and thirty-five deaths, and in 1873, six hundred and forty-nine deaths. A new water supply was followed by a reduction to three hundred and fourteen deaths from that cause, which was still further lowered to sixty-nine in 1884, to eighty in 1885, and sixty-one in 1886.

The "Metropolitan Association for Improving Dwellings of the Industrious Classes," in London, has erected one thousand and sixty houses,

having accommodations for five thousand three hundred people. During the eight years prior to 1875, the mortality in these houses did not exceed fourteen per one thousand, while the general rate in the metropolis at the same time exceeded twenty-four per one thousand, though the improved houses contained an unusually large proportion of children.

The following attempts in household and town sanitation in this country will serve as models: "The Association for Improving the Dwellings of the Poor in New York City" has built a block of houses on First Avenue, which accommodates two hundred and eighteen families at a moderate rental. They are provided with reading-rooms, a bath house, and an ample playground for children. The plumbing was not faultless, but in 1882 the death rate among the children in this block was six per one thousand, while it was twenty-eight per one thousand in the neighboring houses. The city of Pullman, located on a level plain twelve miles from Chicago, was founded by the well known inventor of the sleeping-car, in 1881. The fact that its sewage farm more than paid expenses and interest on cost within two years, proves that the management has been according to business principles. In two years its population had grown to seven thousand five hundred, and for this period its death rate was 6.9 per one thousand, annually. At the same time, the death rate of the adjoining village of Hyde Park and some contiguous rural territory, was fifteen per one thousand, annually. But the advantage of these enlightened sanitary improvements accrue not merely to a lowering of sickness and mortality, with their attendant impoverishment and grief. With greater conveniences of life and more cheerful environment, we find more leisure for social enjoyment and content, the summit of happiness.

SANITARY CONDITIONS OF EARLIER TIMES.

On this point I cannot do better than to quote *in extenso* from an address by Prof. S. E. Chaillé, M.D., of New Orleans. His statements are based on authentic history:

Mankind must not be permitted to forget what were the conditions of their existence about three hundred years ago. * * * Then the "black death," the plague, the sweating sickness, the jail fever, scurvy, smallpox, syphilis, and other virulent diseases, caused such frightful ravages that this generation may well stand aghast. The blessings due to the total disappearance or great diminution of these diseases are inestimable. * * * Our best historians report that, at that period, the vast majority of our ancestors—namely, the common people—were subjected to the following conditions of existence:

War, Famine, and Pestilence.—Incessant wars increased the frequency of famines; these aggravated pestilences; the poisons of these, scattered broadcast by those unsurpassed diffusers, marching armies and marauding soldiers, produced a pandemic and continuity of spreading diseases to an extent which kept the people wretched, degraded, and "thinned out."

Wages.—Macaulay states that, only two hundred years ago, after great social progress, the wages of the common people in England barely averaged \$1 to \$1 50 per week, without board; that nearly all the prime necessities of life were dearer then than now; and that one fifth of the total population were helped to live by the public poor-rates.

Malaria in the Country.—England had fens forty or fifty miles in length, reeking with miasm and fever, and inhabited by "ague-stricken peasants."

Streets.—In towns the streets were filthy beyond expression. After nightfall a passenger went at his peril, for chamber windows were opened and slop pails were unceremoniously emptied down. The streets were infested with swarms of domestic animals; were destitute of lamps. Some were only six feet wide, and many were too narrow for a cart to pass. Crooked, unpaved, filled with rotting vegetables, animals, and offal, they were "very unsavory as well as very filthy."

Houses.—The houses of the common people were "made of reeds or sticks, plastered over with mud." "The fire was chimneyless," and from the fireplace "smoke escaped as best it could, without the help of chimneys, for these, though introduced in the twelfth century, were but slowly acclimatized." The dark, ill-planned houses, cut off from fresh air and sunlight, had "no windows of glass, nor even of oiled paper," and it was not

until the first half of the eighteenth century that house ventilation began to excite some attention. The rooms had mud floors, "covered with straw, sedge, or reeds, and rarely with tiles or slates." Even of the palace of Greenwich it is stated that, "though fresh rushes were supplied from time to time, there would remain, sometimes for twenty years together, a substratum of the most nauseous and disgusting description, and it appears from earlier accounts and from certain civic restrictions and regulations, that this loathsome mess was at length turned out into the narrow streets, to be consumed by dogs, cats, pigs, and poultry, or imperfectly washed away by the rain." In the country "houses, stables, and offices were under one roof," and even the country gentleman had "the litter of the farmyard gathered under the windows of his bed-chamber." "The prisons were hells on earth—seminaries of every crime and every disease." Filled in the largest part with debtors, these were so crowded together that an allowance of only one hundred and fifty cubic feet to each was common. No bedding—not even straw—was provided, and those who procured straw often used it until "almost worn to dust," while "some laid on rags, some on the bare floors. The prison-rooms were without fireplace or sewer, and so extremely offensive that those who tarried in them stunk for hours. In fine, the crowded debtors' prisons presented an unparalleled combination of physical and moral evils—a seething mass of crime, misfortune, low vice, and debauchery," and so continued until John Howard's day—about 1774.

Bedding and Clothing.—The common people slept on piles of straw, on straw pallets or rough mats, and even the townsman's "bed was a bag of straw, with a fair, round log for his pillow." "The sheep's skin was in common use as clothing," but, "if a man was in easy circumstances, his clothing was of leather, while if poor, a wisp of straw wrapped around his limbs kept off the cold." "Vermin abounded in the clothing and beds." Only in modern times, and by very slow degrees, did "articles of cotton and linen come into use as clothing worn next to the skin, easily cleaned and readily changed, and soap, soda, and potash find their way into every house as abstersgents." In those good old days personal uncleanness, even a religion with some, was unavoidable with the many, so that even the plumed knights and noble gentlemen (so often envied by the callow youths of our day) were forced to resort to the strongest perfumes to enable them to endure a congregation of themselves.

Diet.—"There was no commerce to put off famine," which frequently occurred. "The common food was pease, vetches, fernroots, and even the bark of trees." If the rural population were "able to procure fresh meat once a week, they were considered to be in prosperous circumstances; and one half the families in England could hardly do that." The chief animal food was salt meat. Rye bread was used instead of wheat; vegetables were uncommon articles of food; and even the potato was very slowly introduced by modern civilization. Drunkenness in England was universal; to drink until literally "under the table" was a common habit. Only within recent times, and very slowly, have tea, coffee, chocolate, and tobacco been introduced into common use, supplanting in some measure the excessive abuse of beer and ardent spirits.

Licentiousness.—The fearful spread of syphilis demonstrated the secret wickedness of society and the frightful immorality of the times. "If contemporary authors are to be trusted, there was not a class, married or unmarried, clergy or laity, from the Holy Father Leo X. to the beggar by the wayside, free of it." "To so great an extent had these immoralities gone, that it was openly asserted that there were one hundred thousand women in England (when the total population was only five million) made dissolute by the clergy; and it was well known that brothels were kept in London for their use." * * *

Crowding.—As wars were constant, armies, which have always proved to be the crowds best adapted for diffusing epidemics, were ever in motion. "Cities were crowded fortresses, narrowly built, kept in a filthy state, and surrounded with stagnant ditches." * * *

An historian teaches that, for the common people, the only physician was the monk with his crucifix, and that the only sanitary provisions were the *paternoster* and the *ave*. * * * Macaulay says that the difference between London in the seventeenth and in the nineteenth century "is very far greater than between London in an ordinary season and London in the cholera."

In the middle of the sixteenth century the average duration of life in London was twenty-five years, and the annual mortality about eighty per one thousand. It is probable that it then enjoyed, as it does at present, the distinction of being the first among large cities in sanitation, as well as in health and longevity of its citizens.

EPIDEMICS AND MORTALITY OF FORMER AGES.

In ancient times pestilential diseases were destructive to a degree unknown in modern days. According to Plutarch, the Assyrian army lost one hundred and eighty-five thousand men in one night, at the siege of Jerusalem. Herodotus relates that one hundred and fifty thousand of the army of Xerxes perished in a few days. The bubonic plague reigned

over Asia, northern Africa, and Europe, from the fourth century, retiring from eastern Turkey in Europe about 1840, and reappearing in the valley of the Volga for a brief visit since 1870.

In the middle of the fourteenth century, as the Black Death, it destroyed thirteen millions in China and twenty-five millions in Europe. In 1665 it is said to have carried off three thousand in one night in London.

Smallpox was carried to Mexico in 1520, and, according to Robertson, it destroyed three and a half millions of people within a few years. Brought to Iceland in 1707, sixteen thousand fell victims—more than one fourth of the population. Reaching Greenland in 1733, it almost depopulated the country. Within the territory of the United States this disease has almost completely swept off whole tribes of Indians. Now an epidemic, or even a single case of smallpox, means neglect of the known means of prevention.

The present generation has witnessed the terrors and ravages of cholera in Europe and America for the first time, and already sanitarians have learned how to control it, and have held it at bay in southern Europe for six years. In those countries where hygienic laws are better understood, the disease has not been permitted to enter.

DURATION OF LIFE AT DIFFERENT PERIODS.

In the time of Cæsar, the average expectation of life was eighteen years; in the third century, the average duration of life among the most favored class at Rome was thirty years; now it is fifty years.

The records of Geneva give the expectation of life as follows: In the thirteenth century, it was 14 years; in the sixteenth century, it was 21.21 years; in the seventeenth, 25.67 years; in the eighteenth, 33.62 years. From 1801 to 1833, the average was 39.69 years; from 1814 to 1833, 40.68 years. In the sixteenth century, 25.92 per cent of children died in their first year; in the nineteenth century, 15.12 per cent. In the sixteenth century, 61.11 per cent, and in the nineteenth century 33 per cent, died before attaining 20 years. In the former period, 3.08 per cent passed 70 years; in the latter, 17.94 per cent.

In London, the annual death rate averaged at different periods, as follows: 1681–1690, 42.1 per 1,000; 1746–55, 35.5 per 1,000; 1846–55, 24.9 per 1,000. In 1871, it was 22.6 per 1,000, and in 1888, 19. In France, the expectation of life has increased from 28 to 45 years within the last half century. In Sweden, from 1770 to 1790, the average death rate was 28.5 annually per 1,000, and the expectancy of life about 35 years; from 1880 to 1885, the figures were respectively 17.5 and 57.

COMPARISON OF DISEASE AND MORTALITY UNDER VARIOUS CONDITIONS AT THE PRESENT TIME.

The researches of Caspar, at Berlin, into the vitality of different classes showed survivors as follows, in one thousand of each:

	Prosperous Class.	The Poor.
Alive after five years	943	655
Alive after ten years	938	598
Alive after twenty years	866	566
Alive after thirty years	796	486
Alive after forty years	695	396
Alive after fifty years	557	283
Alive after sixty years	398	172
Alive after seventy years	235	65
Alive after eighty years	57	9

The average length of life of the former class was fifty years; of the latter, thirty-two years.

The subjoined table is copied from a recent abridgment of a sanitary work by Sir Edwin Chadwick, and includes the families of each class. It has reference to London in 1843, when the general death rate was twenty-four per one thousand:

	Gentry and Professional.	Tradesmen and Shopkeepers.	Artisans and Laborers.
Proportions, per cent, of deaths from epidemics to total deaths	6.5	20.6	22.2
Proportions of deaths of children under one year to births	1 to 10	1 to 6	1 to 4
Proportions, per cent, of deaths of children under ten years to total deaths	24.7	52.4	54.5
Mean age at death of all who have died	44 years.	23 years.	22 years.
Mean age at death of all who lived more than twenty-one years	61 years.	50 years.	49 years.

The immense advantage enjoyed by the first class is explained by better housing and purer air and water, rather than by superior medical attention when sick. The second class can employ competent physicians, but lack means and intelligence to secure ample and hygienic housing.

A more striking illustration is furnished by the same author, of systematic marine sanitation, in the shipment of emigrants to Australia. In the first voyages, from ignorance of sanitation, from overcrowding, from filth and bad ventilation, as many as a third of the passengers died and were buried at sea. Afterwards the contract with the shippers was changed, so that they were paid, not on the number of passengers embarked, but on those landed alive. The shippers then engaged officers of health, who were paid according to the proportion of those landed alive. The result was a lowering of the death rate to one half what it had been among the same classes of people when living ashore. It is a suitable problem for legislators to devise some plan whereby similar results might be obtained in the population at large.

The following table, constructed from the researches of Sir Edwin Chadwick, illustrates alike rural and urban residence, and various conditions of life. Though it was made about fifty years ago, the ratio between different classes and localities is now substantially the same:

AVERAGE AGE AT DEATH.

	Gentry and Professional.	Tradesmen and Farmers.	Artisans and Laborers.
Truro.....	40	33	28
Derby.....	49	38	21
Rutlandshire.....	52	41	38
Wiltshire.....	50	48	33
Leeds.....	45	27	19
Manchester.....	38	20	17
Liverpool.....	35	22	15
Bath.....	55	37	25

In Paris it has been found that one thousand persons in easy circumstances, between forty and fifty years of age, have an annual death rate of 8.3, while the same number of poor people have 18.7. In London there are some districts, inhabited by the wealthy classes, where the death rate is 11.3, against 38 in the slums. In Liverpool, among the upper class, 8 per cent died in the first year of life, against 19 per cent of the general population. The deaths from pulmonary consumption are nearly one fourth the entire number from all causes among the poor, against one eighteenth among the rich.

Of course, it is unfair to credit all this advantage in favor of those in easy circumstances to superior sanitary conditions, inasmuch as the same class enjoy a considerable advantage in medical attention when sick; but it must be admitted that those who are well fed, well clad, and well housed, are far less liable to contract disease than those exposed to constant hardships and deprivations.

While the death rate in the British Isles is three less per one thousand than in France, six less than in Germany, eight less than in Italy, and eleven less than in Austria, it is noteworthy that the agricultural production of Britain is about double what it is in those other countries. Sanitation, therefore, is associated with the other economic forces which build up national prosperity.

The disastrous effect of overcrowding in the habitations of the poor in large cities is illustrated by the mortality especially falling upon the earliest period. Of children under five years of age the death rate in New York has been one hundred and ten per one thousand, and the same in Chicago; in Cincinnati and Cleveland, fifty; in Boston, forty-six; San Francisco, about forty-five; New Orleans, about forty-four.

In the Southern States of the Union the death rate of the African race is nearly 50 per cent higher than that of white people. In New Orleans, where the comparative condition of the two races approximates as closely as anywhere, the relative mortality is given as follows:

YEAR.	Race.	Mortality Per 1,000.
1886.....	White	23.59
1886.....	Colored	34.09
1887.....	White	22.36
1887.....	Colored	32.12
1888.....	White	22.90
1888.....	Colored	32.04
1889.....	White	21.27
1889.....	Colored	30.93

The city of Calcutta is a forcible example of what may be achieved by intelligent sanitation. Its site is in latitude $22^{\circ} 35'$, upon the east bank of the Hoogly, and was formerly a swamp reeking with miasm. By drainage, an ample supply of stored rain-water, and other hygienic measures, its death rate has been reduced to twenty-six per one thousand, as in 1888, though cholera is almost constantly present. In contrast we observe St. Petersburg, founded about the same time (1703), in latitude $59^{\circ} 56'$, and likewise planted in a marsh. It has the advantages of much higher latitude, and absence of cholera, but neglect of sanitation gives it an annual death rate of thirty-two per one thousand in 1882, while Madras, Alexandria, and Cairo, with more favorable sites than Calcutta, in a sanitary sense, gave respectively forty, thirty-eight, and fifty-one per one thousand.

A more striking contrast is afforded by the two cities, El Paso and Juarez (Paso del Norte), on opposite sides of the Rio Grande, and communicating by a tramway across the river. The population of El Paso consists of eight thousand and thirteen whites, six hundred and eighty negroes, and two thousand one hundred and fifteen Mexicans. Juarez has about the same population, nearly all Mexicans. In the period between October 1, 1889, and May 27, 1890, the total mortality of the former was ninety, including six from smallpox; that of the latter was two hundred and fourteen, including forty-eight from smallpox. Estimated rate of mortality annually for the former, 12.27 per one thousand; for the latter, 29.18. The total number of cases of smallpox during this time at El Paso was twenty-nine; all sent to the pesthouse, except a very few who paid watchmen for guarding their houses night and day. The number of cases of smallpox at Juarez is not known. El Paso has strict sanitary regulations, and for Health Officer Dr. W. M. Yandell, who does not practice curative medicine at all, but gives his whole time to sanitation. The city has the Waring separate-sewer system for nine tenths of the population, and householders are required to make connection with the sewers. They are flushed daily by the Field tank, and ventilated by four-inch pipes running to the top of buildings. The outfall is into the river below the city. The water supply is taken from the river about a mile above. Juarez has no waterworks, nor system of sewerage. There is a City Physician, and nominally vaccination is a pre-requisite for admission to the public schools; but I was informed that it was not enforced.

Elsewhere in this volume will be found an account of epidemic smallpox at Las Cruces and Mesilla, New Mexico, during the summer of 1890, and public funerals of the victims from the church. No record of their number; no rivalry there between the Virgin Mary and Hygeia; not even "An Altar to the Unknown God."

DISEASES CONTROLLED OR CONTROLLABLE BY SANITATION.

The following diseases, which once prevailed extensively throughout Asia, Europe, and America, may be considered as practically controlled. The plague and sweating sickness have entirely disappeared, except the former from limited portions of Asia. Typhus fever and scurvy have so nearly disappeared that their presence is evidence of culpable negligence. Isolation of lepers has nearly eradicated leprosy from Europe and America, but it lingers or reappears in localities where this simple

method of control is neglected. Where vaccination is made compulsory, and strictly enforced, smallpox is scarcely known, as in Germany, England and Scandinavia. Its prominence as a disease is directly in ratio with neglect of this protective measure. Erysipelas, typhoid and puerperal fevers, are rapidly yielding to the judicious use of disinfectants; cholera is excluded by quarantine, or its infection destroyed by heat and chemical agents; croup and diphtheria have been much diminished by isolation and destruction of their contagious products; cerebro-spinal meningitis and scarlatina, by isolation. The malarial fevers gradually diminish as drainage of the soil improves. The same measure has ameliorated tuberculosis, and disinfection of sputa promises much more. Like dealing with the dejections gives good results in intestinal fluxes. Cleanliness and disinfectants have greatly mitigated the severity of venereal complaints. In short, the whole brood of zymotic ailments are fast coming under the sway of preventive medicine.

WHAT IS PROPOSED, AND WHAT IS DONE, IN OTHER STATES.

The following is quoted from a lecture by Dr. C. A. Lindsley, Secretary of the Connecticut Board of Health:

The causes of, and the means of preventing, infectious diseases are as well known and as readily controlled as those of railroad dangers. * * * Railroad corporations are compelled to pay damages in good money to their unfortunate passengers for injuries received on their roads; and, for loss of life, a few thousand dollars to surviving relatives. * * * Whenever our State Legislatures get so far enlightened as to make communities responsible for the suffering of their fellow-citizens by infectious diseases, and compel payment to every sufferer from the public treasury, then public hygiene will receive the attention which its importance demands. * * * No act of the Legislature could so promptly and so surely put Connecticut in the fore front of all the States of the Union for its superior sanitary condition as the enactment of a law like the following: "Every legal resident in every town in Connecticut, who shall, while residing in the town, have either of the following diseases, to wit: yellow fever, cholera, smallpox, typhus fever, scarlet fever, or typhoid fever, shall be entitled to receive from the treasury of the town \$3 for each day that he is confined to his house by such sickness, or by order of the Board of Health of the town for the public safety. And, in the case of the death of such person from such diseases, \$25 shall be paid from the town treasury to defray the expenses of the funeral. Every person so afflicted shall be subject to such regulations and restrictions during his sickness as the Board of Health of the town shall determine to be necessary for the safety of other persons."

There is better reason for paying such victims of disease than there is for paying damages to people who slip on icy sidewalks and hurt themselves. The town treasuries would suffer for a time, but soon town Boards of Health would become an important department of town government. The members of such Boards would be more considerably appointed than at present. Sanitary engineering, in the way of sewers, aqueducts, drainage schemes, etc., would be going on all over the State, to save the expense of paying for so much sickness.

Dr. Lindsley's ideal sanitation is not likely to be realized in the nineteenth century, but the early part of the twentieth may witness its inauguration; meanwhile, we may rejoice in the progress made in Michigan, as testified by Prof. A. L. Clark, of the State University, in a recent address before a Sanitary Convention at Norristown, Pa. He remarks that fourteen States have the township health-system. In Michigan, the Common Council of every city and village and the Board of Supervisors of every township is made by law a Board of Health, and is required to have constantly a well-qualified physician as Health Officer, and to report his name to the State Board of Health. In 1889, nine tenths of the one thousand five hundred localities complied with the law. Now mark the result: In 1888, the average number of cases and deaths in each separate outbreak of diphtheria in Michigan was,

respectively, 15.50 and 2.38, where isolation and disinfection were neglected (*i. e.*, without sanitary protection); and 1.74 and .58, where both were practiced (by sanitary authority).

HUMANITY VERSUS PROPERTY.

It will be instructive to compare the regard which the authorities of San Francisco give to human life and to the buildings of the city, as proved by the relative amounts expended in the matter of protection. The losses by fire in the year 1888 were \$870,219. The amount appropriated for the Fire Department for the fiscal year 1888-9 was \$336,710 54, which is nearly 39 per cent of the value of property destroyed by fire.*

Allowing the annual loss of California from preventable diseases to be \$3,000,000, as before calculated, and the city's portion of the same to be one fourth, we find a loss of \$750,000, for which the city expends less than \$30,000 in prevention, or 4 per cent. The authorities, therefore, are about ten times as liberal in the protection of property as in the protection of life. But the authorities are not solely responsible for a preference which has always existed. They were chosen by and of the people, and represent the people's ideas on most subjects, including sanitation.

According to the American Almanac, the fire losses of the United States for 1881 were \$80,522,900, or about two thirds of the estimated loss from preventable diseases at that time; and the fire losses of California were then \$3,045,600, or about the same as the cost of preventable diseases. The newspaper press gives all the details of one set of disasters, and is almost silent touching the other.

WHAT CALIFORNIA NEEDS.

The great want is a higher appreciation of preventive medicine, and its pursuit by a larger number of physicians. The difficulty is, that want of appreciation of its importance by the general public gives opportunity to scarcely any for devoting all their time and energies to this special branch. No one whose living depends on the practice of curative medicine can safely withdraw from it and take the precarious tenure of public sanitary service, and so far there is no private field for preventive medicine. There are approximately two thousand five hundred medical practitioners in California, who earn annually, on an average, at least \$1,000 each, from the practice of preventive medicine, or \$2,500,000. Now, it has passed into an undisputed proverb, that an ounce of prevention is worth a pound of cure. If there be any truth in the saying, would it not be wise to expend on it one sixteenth, or some similar fraction, of California's loss through sanitary deficiencies? One sixteenth of \$3,000,000 is \$187,500. But what is the amount actually allowed throughout the State for prevention? The State Board of Health is limited by the Political Code to \$4,000, and the Legislature in 1887 appropriated \$10,000 to aid the Board in excluding contagious diseases from the State, most

* At present writing (July, 1890), there is a probability that private citizens will contribute a further sum of \$100,000 for the purchase of chemical apparatus and hose, on the ground that the Fire Department is deficient in these important appliances. But the newspapers say nothing of the deficiencies of the Health Department for preventing disease, though the wants of the City and County Hospital are prominently set forth.

of which is still unexpended. Its average expenditures therefore do not exceed \$5,000.

In San Francisco the ordinary expenditures of the Health Department for strictly sanitary purposes fall short of \$30,000 annually; in Los Angeles they are rather less than \$5,000; in Sacramento and Oakland we may suppose the same amount to be expended, in the absence of available figures. For the State the whole amount is probably less than \$60,000 annually, or about 5 cents *per capita* for the entire population, and less than one third of the estimated "ounce of prevention."

Sanitation is the youngest and least loved of the children of Medicine. Many are not yet convinced that the infant is worth raising to maturity, and would let it starve rather than have any expense with it. Monterey has a newly born Health Department, its viability conditioned on service of its Health Officer for the nominal salary of one dollar a month! This is one dollar better than the allowance to the Health Officer at Las Cruces, New Mexico, now in a helpless struggle with smallpox. But Monterey has made a beginning, and may, later on, allow that "the laborer is worthy of his hire." This is of equal force with the declaration, "To the poor the gospel is preached;" but observation proves that poor pay and poor preaching go together. The same must hold in sanitation. It costs study, and labor, and material, and its value is likely to have direct relation to cost, according to the general rule of supply and demand. What it has contributed to the general welfare, and what is still to be expected, has been here imperfectly shown. I do not apprehend that any one begrudges the cost so far, or denies that public wealth has gained in like measure with public health.

Let us now come to the conclusion of the matter: Shall the good work go onward, or backward? Is California content to be outstripped in any branch of public improvement by less wealthy communities, or rest with a public health service inferior in any respect to what exists in the oldest and most enlightened polities of the globe? Let the people and their chosen representatives answer by their acts.

DISPOSAL OF SEWAGE.

Written for the State Board of Health of California by **RUDOLPH HERING**, Civil and Sanitary Engineer of New York.

A complete system of sewerage should collect the foul waters from an inhabited territory and dispose of them in a satisfactory manner. The collection is accomplished by means of a certain arrangement or combination of pipes or sewers, and the disposal by means of some treatment leading to the purification of the water which has acted as a carrier for the matter removed during cleansing operations from the person, his clothing, and his habitation.

Most of the organic waste matter thus taken up by the water is so finely comminuted, if it is not actually in solution, or itself a liquid, that it is at once seized upon by swarms of bacteria, and finally decomposed into inert matter which is inoffensive or harmless to us. In serving as food for bacteria, however, it increases their prevalence in our midst. This fact would be beneficial if all of them confined their task to the annihilation of sewage. But there are certain bacteria which, if permitted, will also seize upon the living blood and tissues of higher organisms, producing cases of zymotic disease, a certain percentage of which terminate fatally.

It is therefore necessary for the health of the community to prevent decomposition of organic matter as much as possible, under circumstances which contribute to the spread of bacteria in our midst. For this reason the sewerage system should be designed, constructed, and operated so that the waste matter, from the time that it enters the pipes within the dwellings, should be carried swiftly, and with a minimum of opportunities for retention or deposit on the way, until it reaches a point where it can safely be purified. The engineering problem, so far as it concerns the sanitary features of the system, is thus determined.

The design should aim to cause the water to flow with a sufficient velocity, so that the heaviest of the ordinary matter will be carried in suspension to the point of disposal, and thus prevent deposit and consequent foulness within the sewer. There is a fixed relation between the velocity of the fluid and the matter which it will carry in suspension. Thus, sand will be carried along by a stream of water flowing with a speed of six inches per second, but be deposited if the velocity is less. Pebbles one inch in diameter are carried along by a flow of about two feet per second, and are deposited if the velocity becomes less. The sewers should, therefore, have a certain minimum inclination or fall. They should also have a sectional form which will concentrate the sewage laterally into a compact stream, instead of allowing it to be spread out in a thin sheet. All changes in the direction of the flow should be made in such a manner as to prevent eddies, or a material reduction of the velocity. The interior surface of the sewer upon which the sewage flows should be as smooth as it is practicable to make it, because roughness causes particles to be held back. It would likewise be desirable,

but engineering science has not yet solved the problem, to prevent a smooth surface from allowing the adhesion of mycelial and other growths, forming a slimy surface, and thereby again causing the adhesion of passing matter.

In spite of the greatest care in building and in maintenance, some decomposition will always occur in sewers, and we must, therefore, provide for cleansing, both by ventilation, to dilute and remove offensive gases, and by flushing, to produce an increase of the ordinary amount of velocity of the water, and thereby cause it to again take up and remove matter which has been deposited. Ventilation is usually obtained by facilitating the natural circulation of the air within the sewers. This circulation is caused by a difference of temperature and of humidity within and without the sewers, and under certain conditions by impulsion, due to the flow of the water. Artificial ventilation has rarely been a success, owing to the necessary complication in the arrangement of the pipes within the houses and in the streets. Flushing is usually obtained by causing the sewer to run more than half full for a short period of time, either by temporarily damming the sewage, or by suddenly introducing other water in large quantities.

This first part of the problem, namely, the collection of sewage, is comparatively simple, but the second part, pertaining to the final treatment with reference to purification, is far less so. It has been the subject of much controversy and of many experiments. Until recently, when bacteriology had sufficiently developed to throw some light upon the matter, the discussions were generally unscientific, based upon assumptions rather than facts, and often guided by self-interest, with consequent misrepresentations of facts.

For a long time the principal efforts were directed toward converting sewage into manure. It was thought that, besides being a satisfactory solution of the sewage question, great profits could be made from such a conversion. In Europe "dry removal" of the nightsoil or solid matters was frequently urged. This allowed manure to be manufactured from sewage at a smaller cost than if the solid matter were combined with the wash water from kitchens, laundries, bed-rooms, etc. But this water was still left unprovided for, and formed sewage about as offensive as when it contained the more solid matter. A good example of this may be seen in Paris, where most of the excrementitious matter was, and, I think, still is, separately collected and disposed of as manure, but where the sewage in the sewers is so foul that the river Seine, below the outfalls, is made black in color and offensive to smell. England, which has generally been in the lead in sewerage matters, has only a few localities retaining the system of dry removal. But in every such case it still leaves unsolved the purification of the large amount of dirty waste water which is discharged from the buildings of a modern city well supplied with water, and which virtually makes up the sewage thereof.

The quantity of sewage which it is necessary to deal with is approximately measured by the quantity of pure water supplied to the inhabitants. Gaugings have shown that the two correspond closely. Sometimes the natural soil is very wet, and when drained into the sewers increases the quantity of sewage. Elsewhere the ground may be dry, the rainfall scanty, and much of the water supply used for sprinkling, which diminishes the quantity of sewage; but on an average the relation

is nearly constant, and furnishes a good measure for projected schemes of sewage purification.

In European cities the water consumption ranges from twenty to fifty United States gallons per day per head of population, and in American cities from fifty to one hundred and fifty gallons. The greater figures for our own country are due partly to a more liberal use of water and partly to the waste caused by a lack of restrictive measures. While we may in the future prevent much of this waste, we will hardly curtail, to any great extent, the amount of water supplied, as in a modern community the legitimate uses for it are continually increasing in number. In comparing the results of sewage purification in Europe with those of our own country, we must therefore not forget the relative quantities of sewage which have to be dealt with.

Probably the oldest method of disposing of the waste waters, though imperfect in detail, was the application to land, or simple irrigation. In Italy and Spain, and some parts of Germany and France, more or less crude methods were occasionally practiced. The object of irrigation was profit rather than sewage purification, and therefore the requirements for the latter were left substantially undeveloped.

Toward the middle of the present century, when cities began their modern rapid growth, the question of purification of sewage forced itself upon the communities. This was particularly the case in England, where many towns, using rivers as sources of water supply, also used them as the most convenient depositories for their waste water, to the detriment of the towns below.

Broad irrigation was recommended and applied with more or less success. The leading idea was to have vegetation absorb, and thus to dispose of the sewage as it was delivered upon the fields. One acre was considered necessary for the sewage from about one hundred to two hundred persons. But not everywhere was suitable or sufficient territory to be had, and seldom was this method of disposal found to pay the cost of properly applying the sewage to the land.

It was then suggested in England that in porous soil sewage could be purified by filtration, and would require much less territory, namely, one acre of land might serve for from six hundred to one thousand persons, according to the porosity of the soil. This method was found to be successful in purifying sewage when the ground was carefully prepared in level beds and furrows, and underdrained, and when the application was intermittent.

Where no porous ground was obtainable, or where its preparation was too costly, filtration was not feasible, and still other methods of purification had to be sought. It was known that milk of lime, salts of iron, and other chemical agents, would coagulate some of the albuminous compounds, precipitate organic matter, and thus clarify the liquid. The deposited "sludge" could then be treated as manure. A multitude of processes for precipitation were patented, and some were practically tried. The general results in brief were these: The clarified liquid was still more or less impure, and soon putrefied if left standing. If discharged into a river, however, and diluted with fresh water the discharge was not objectionable. The deposited matter, or "sludge," was, however, rarely of sufficient value as a manure to justify the expense of drying and preparing it for the market. Owing to the cost of the

chemicals and of handling the sewage, the cost of precipitation was often prohibitory.

In the meantime, those cities which were situated upon large rivers or on the coast, disregarded all methods of land and chemical treatment, and turned the crude sewage directly into the passing currents of water, generally because it obviated the cost of providing special works for purification.

Each of the three above mentioned methods of sewage disposal began to have its advocates, and we can find a voluminous literature setting forth the advantages peculiar to each. An impartial observer examining the various executed works for sewage disposal would come to about the following conclusions:

Each one of the above methods has merits, and is capable of accomplishing the desired object under favorable conditions. A preference of one over the other should rest upon the desired degree of purity and upon the relative cost. Where a direct discharge into a large river or into the sea is not objectionable, it will generally be the least expensive method of disposal. Where such a discharge is impracticable, either a partial or a complete purification can be obtained by straining the sewage through screens, which will prevent floating matter from stranding upon the shores or in shallow places. A much better partial purification is obtained by collecting the sewage in tanks and treating it with precipitants. The effluent water in this case can be made clear and discharged into a stream or along the ocean beach with impunity. Where the stream is to be thereafter used for a water supply the effluent from precipitation works is usually unsatisfactory, unless it can afterwards be subjected to land filtration.

Filtration through land unquestionably accomplishes a greater degree of purification than can be obtained by any other method of treatment. If the conditions are favorable, the soil suitable, and the management good, the purification can be made complete, and the effluent safely be discharged into any stream furnishing potable water.

•While existing sewage works, if carefully compared, lead the observer towards these conclusions, we are now, through our recently acquired knowledge of the bacterial action upon sewage, also able to explain them, at least partially.

A jar of fresh sewage if left standing in a warm room soon becomes putrid. The number of bacteria increases until a maximum is reached, after which the water assumes a clear color, and a sediment forms on the bottom. After a sufficient time the main body of water is practically free from putrescible organic matter and bacteria, and contains in solution but the gases, which are the products of decomposition. This purification is hastened by warmth and aeration, and it is retarded or prevented by cold and lack of oxygen—conditions which are respectively favorable and unfavorable to the development of germ life.

If sewage is sterilized by boiling or otherwise, and retained in this condition, no purification takes place. It is therefore necessary, first, to provide conditions which are favorable to the life and action of bacteria upon the sewage; and, secondly, to prevent the resulting decomposition from being offensive, through an absorption of the gases, either by large bodies of water or by the soil. With these requirements as a basis we can arrive at some practical results.

The discharge of sewage into large bodies of water will not be objec-

tionable if the dilution is great enough to supply the required oxygen, and to absorb all the gases of decomposition. When the temperature of the water is high, bacterial action is more rapid and the dilution required greater than when the water is cold. This fact is demonstrated by comparing the condition of streams or lakes receiving sewage in southern with those in northern latitudes. A warm current will, therefore, show a complete purification to have taken place earlier along its course than a cold one in which bacterial action is retarded; instance the summer and winter conditions of the canal and the Desplaines River, which receive the sewage of Chicago, and where the polluted condition can be traced much farther down stream in winter than in summer.

Further, as salt water is not favorable to the life of bacteria, purification is slower, and sewage remains therein in a decomposing condition for a longer time than if the water is fresh. Coves and bays receiving sewage are, therefore, apt to become foul sooner in salt than in fresh water. Therefore, again, if a constant current could be obtained to dilute the sewage and to carry it away, less water would no doubt accomplish the object satisfactorily in salt than in fresh water. Unfortunately, we have very few precise measurements referring to this matter, and even if we had many, the conditions are generally so different that they seldom permit a direct comparison. We must depend upon results derived from experiments on a small scale and from general comparisons, and for the present be content to draw our fundamental conclusions only from relative instead of absolute data.

Sufficient experience has been gained, however, concerning the latter, to obtain some approximate figures for the amount of sewage dilution required to prevent objectionable conditions. In a paper read before the American Public Health Association (Vol. XIII of Trans.) I have collected some fragmentary data on the subject, reduced them to a common measure, and indicated the inferences to be drawn. It is there said:

The first point to settle is a proper measure for the permissible pollution. This is best assumed as being the quantity of water which can safely receive the drainage from a unit of population; in other words, the least number of cubic feet of water per minute which should flow down the stream for say one thousand persons draining into the same. By using this measure we eliminate the difficulties arising from a varying quantity of water consumption and dilution of sewage before reaching the stream.

The problem then is, how much running water must we have to dilute the sewage from every one thousand persons in order to make it inoffensive, not objectionable to manufacturing interests, nor destructive to fish?

The standard for inoffensiveness must of necessity be one of personal judgment, and can only be approximate. The admissible sewage pollution of water used for manufacturing purposes depends on the particular industry, some mills require a much higher standard than others; and, unless in any particular case the nature of the industry is a governing element, we are again obliged to resort to personal judgment as to what is a fairly clean water for average cases. A standard of pollution which, thirdly, will prevent the destruction of fish depends upon the particular species which it is desired to retain. Yet, as we find fish living in sewage-polluted water which is sufficiently diluted to answer the first and second requirements, we can usually ignore this one, except in occasional instances, where it assumes special importance, and where special experiments will become necessary.

After stating the manner in which practical results could be obtained from existing information and describing the instances in America and Europe where approximate measurements had been made, it is said:

By comparing those results, and also those of the other rivers mentioned, we can observe much similarity and consistency, and, for the present, we may draw the following inference: Rivers not to be used for water supplies, but to be inoffensive to communities residing a few miles below, to remain fit for ordinary manufacturing purposes, and to sustain the life of fish, may receive the sewage from one thousand persons for at least one hundred and fifty to two hundred cubic feet of minimum flow per minute, supposing that natural

subsidence of the heavier matter takes place immediately below the town discharging the sewage.

Beyond the above limit it appears to be advisable, when arranging for a sewage disposal, to resort to its purification at once by land or other filtration, or by chemical precipitation, in order to prevent the river water from becoming objectionable to others.

While the above figures may be a useful guide in many instances, yet they are but empirical formulæ, to be used only by those who thoroughly understand the subject, and to be applied only in cases similar to those from which they were deduced.

We are more fortunate in the way of exact data regarding the purification of sewage by land filtration. The Massachusetts State Board of Health has, for several years, been engaged in experimenting on this subject at Lawrence, Mass., where a station has been erected for the purpose. In the nineteenth annual report (1888) it is said, in regard to areas that may be selected for filtration, that, at present, no one can tell the character of the effluent water that will result from the application of sewage in large or small quantities, nor the effect of our winters and of long storms upon the efficiency of the soil, nor the proper intervals for application. This knowledge could only be obtained by trial and careful observation. An appropriation was therefore secured and the necessary experiments made. They at present still continue and results are being reached, which, for the first time, place the entire subject of sewage filtration upon a scientific basis.

The filtering grounds comprise about two thirds of an acre. Upon them are ten tanks, circular in plan, about seventeen feet in diameter, and allowing for material to be filled in five feet deep. From the lowest point in the bottom of each tank a two-inch pipe conveys the drainage to a flume within a building, whence the effluent is taken for analysis and examination.

The tanks were filled with different materials, as follows: No. 1, very coarse, clean mortar sand; No. 2, very fine, nearly white sand; No. 3, peat; No. 4, river silt; No. 5, brown garden soil, well manured; Nos. 6, 7, and 8 were filled with three feet eight inches of coarse and fine sand, ten inches of yellow sandy loam, and six inches of brown soil; No. 9, very compact, sandy, hardpan of clay, sand, and gravel, covered with nine inches of brown soil. No. 10 was used to measure the rainfall and evaporation. The sewage used in the experiments was taken from a main sewer draining a portion of the city. Apparatus were erected for measuring the sewage and the effluent, and biological and chemical analyses of both were made daily. The sewage was applied intermittently at intervals of one or more days, and disappeared from the surface in a few minutes or hours.

From the last report of the Board we gather the following statements regarding the general results which were so far obtained:

Sewage can be much more efficiently filtered through open sand than through sand covered with soil. Very fine material, like dust, in the upper layers of a filter, prevents free access of air, and when wet, may exclude air so completely as to render purification impossible. With soil or sand containing dust at the surface, periods of intermission in the application of sewage may be made so long that the surface, becoming dry, may allow air to enter, and a high degree of purification may result; but the quantity of sewage that can thus be purified is very much less than when the upper layers of the filter are composed of open sand, through which the sewage will rapidly disappear, and will leave room for air to enter and come in contact with the thin laminae of liquid covering the particles of sand.

Filtering areas of sand covered with soil, or areas of very fine sand, may be much increased in efficiency, in both summer and winter, by digging trenches in the direction of a slight incline, about two feet deep, and one foot wide, and six feet apart, and filling them with coarse sand. The sewage should be applied to this coarse sand, and once in a month or two, a half inch in depth should be taken from its surface and replaced by clean sand.

A very few vegetable organisms that can be identified by the microscope have been found to occasionally pass through the coarser filters; but in general none come through.

Of the still more minute organisms, the bacteria, we found that soon after sewage was first applied to the tanks they came through in great numbers, but became reduced in number, and during the later winter and spring months amounted to 2 per cent and less of those of the applied sewage; but after nitrification commenced they decreased rapidly, and continued through the summer, in many cases, less than one hundred, and, in some, less than ten, while the number in the same quantity of applied sewage was about a million.

The experiments made to the present time show that the number of bacteria in the sand decrease very rapidly from the surface downward. In the finer sands they nearly or quite disappear before the bottom is reached. Experiments are in progress to prove whether any live to come through the finer sands with the effluent; but they have already shown that through the very coarse sands they are brought with the effluent in very small numbers, with the ordinary rate of flow from the sewage tanks, and that when the rapidity of flow is the highest, the number of bacteria in the effluent has reached as high as 2 per cent of the number in the applied sewage.

In some of the tanks it appears, that of the large number of species found in the sewage, a single species only lives to reach the outlet.

We have reason to hope that the filters may be so made and managed that all disease germs may be, with certainty, removed, and think this important subject should be pursued to definite conclusions.

The tanks, which were filled with clean, coarse mortar sand, received sewage at the rate of thirty thousand, sixty thousand, and one hundred and twenty thousand gallons per day. Until nitrification commenced—after periods of forty-one, thirty-one, and twenty-seven days, respectively—97, 94, and 80 per cent of the impurities of the sewage were removed. When nitrification reached its height, the ammonias were reduced to 1 and $1\frac{1}{2}$ per cent of those of the sewage.

The rapidity of purification, as shown by the decrease in ammonias, was greatest in the tanks which had received the most sewage, and had the greatest amount of nitrogenous matter stored in them, the effluent from the sand which had received the least sewage being more than a month later in reaching its condition of greatest purification.

The filter receiving sewage at the rate of one hundred and twenty thousand gallons per acre per day gave an effluent for three months after purification, resulting from nitrification, was established, in which the ammonias were less than $1\frac{1}{2}$ per cent of those of the sewage. Upon increasing the amount filtered to one hundred and eighty thousand gallons per acre per day, the ammonias increased, but for the next four months averaged less than 2 per cent of those of the sewage.

The filter receiving sewage at the rate of sixty thousand gallons per acre per day for seven months after purification was established, gave an effluent of nearly constant quality, having one half of 1 per cent of the ammonias of the sewage, the free ammonia averaging 0.0012 parts, and the albuminoid ammonia 0.0015 parts in one hundred thousand parts, showing less organic matter than many of the drinking waters of the State.

Experiments were made to ascertain the different effects of continuous and intermittent filtration. "In intermittent filtration the nitrification was active, and, as shown by the ammonias, 99 per cent of the organic impurities were removed; while in continuous filtration the nitrification ceased, and the same sand, filtering the same quantity of sewage, stored impurities for a time, but poured out an effluent quite as impure as the applied sewage."

Fine sand was found to make the best filter, and could purify the sewage to a higher degree at the rate of twelve thousand gallons per acre per day, so that the number of bacteria in a cubic centimeter was reduced from five hundred and ninety-one thousand to two, and the ammonias to one fourth per cent of that of the sewage.

Garden soil was found to make a very poor filter or purifier. After applying only ten thousand gallons per acre per day for eight months, the effluent was "more impure than the applied sewage." The bacteria numbered one hundred and nine, while in the sewage they numbered two hundred thousand.

A mixture of coarse and fine sand and gravel filtered sewage very satisfactorily at the rate of twenty-five thousand gallons per day in the winter, and forty-two thousand gallons per day in the summer. The bacteria of the effluent numbered fourteen, while those of the sewage numbered three hundred and fifty thousand.

Peat was found to be entirely inefficient as a purifier, the ammonias in the effluent being equal to those in the sewage.

The filter containing loam and sand gave an effluent very nearly as pure as that from the sand and gravel alone, but the quantity of sewage which could be filtered was only one third as great.

A report giving a very full description of the details of the investigation and further conclusions will soon be issued, and will form a most valuable contribution to the knowledge of the world upon the subject of sewage disposal. While much of the information applies to a climate which for several months is both damp and cold, many of the results will be equally valuable for the climate of California.

The land disposal of sewage is a question which will be of peculiar interest to the citizens of your State, as irrigation during the dry season is of vital importance, and water at that time assumes a high value. Besides accomplishing a sanitary benefit, it may therefore also be made remunerative from a financial point, which cannot generally be said of such works in the Eastern States, and you may expect to find this method of sewage disposal a favorite one. However, to make sewage farms pay a profit should always be a secondary consideration, the sanitary question being held uppermost.

Regarding the often expressed fear that sewage farms create a nuisance and injure the value of neighboring property, I quote the following paragraphs from a report upon the disposal of the sewage of Los Angeles City, made in December, 1889:

Sewage farms need not cause any nuisance. Some smell may be noticeable at the ditches towards evening when the air is damp, and on muggy days. It may particularly be the case when the sewage is not delivered fresh.

There is no well authenticated case where sewage farms have caused sickness. In England, people reside on lands adjoining them. In Paris and Berlin new villages have sprung into existence since the sewage has been used for irrigation, and the death rate is recorded as being little over one half of that of the respective cities.

In order to have a minimum amount of odor, it is necessary to convey the sewage in open, artificial, and smooth channels or carriers, and allow it to run in earth ditches only for temporary purposes; and where it immediately filters away, these ditches should be frequently raked over to be kept clean and pure.

Those who have inspected the successful sewage farms in Europe and America can bear testimony to their freedom from nuisance, when proper care is taken with the distribution of sewage and the ditches. This care simply consists of faithful attention. It is neither irksome nor expensive, and is capable of being secured by appropriate legislation.

From what has been stated in these pages it can be seen that by means of the advances of bacteriology the question of sewage disposal has emerged from the realm of doubt, and by assuming a position which allows an intelligent and rational perception of some of the main requirements necessary for its solution, has become a science. Although much still remains to be accomplished, the engineers of to-day are in a better position than formerly to solve the question, and avoid the risk of failure.

NEW YORK, September, 1890.

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ELEVENTH ANNUAL REPORT

OF THE

BOARD OF RAILROAD COMMISSIONERS

OF THE

STATE OF CALIFORNIA,

FOR THE

YEAR ENDING DECEMBER 31, 1890.



SACRAMENTO:

STATE OFFICE, : : : : : J. D. YOUNG, SUPT. STATE PRINTING.

1890.

MEMBERS OF THE BOARD.

A. ABBOTT, First District Sacramento.
P. J. WHITE, Second District..... San Francisco.
JAMES W. REA, Third District San José.

OFFICERS.

JAMES V. KELLY Secretary.
C. H. ELDRED..... Bailiff.
J. F. GAWTHORNE..... Stenographer.

OFFICE OF THE BOARD OF RAILROAD COMMISSIONERS.

Rooms 119 and 121, Phelan Building San Francisco.

PART I.

REPORT.

BOARD OF RAILROAD COMMISSIONERS, STATE OF CALIFORNIA, }
OFFICE, PHELAN BUILDING, SAN FRANCISCO, December 31, 1890. }

To his Excellency R. W. WATERMAN, Governor of the State of California:

SIR: In compliance with the requirements of the Constitution of the State, this Commission has the honor to present to you herewith, its eleventh annual report, for the year 1890.

The constitutional provision establishing this Board, and conferring upon it its jurisdiction; and the statute to organize and define its powers; and the rules of procedure adopted and now in force for its government, are as follows:

[From the Constitution of the State of California.]

ARTICLE XII.

CORPORATIONS.

SECTION 17. All railroad, canal, and other transportation companies are declared to be common carriers, and subject to legislative control. Any association or corporation organized for the purpose, under the laws of this State, shall have the right to connect at the State line with railroads of other States. Every railroad company shall have the right with its road to intersect, connect with, or cross any other railroad, and shall receive and transport each other's passengers, tonnage, and cars, without delay or discrimination.

SEC. 18. No President, Director, officer, agent, or employé of any railroad or canal company shall be interested, directly or indirectly, in the furnishing of material or supplies to such company, nor in the business of transportation as the common carrier of freight or passengers over the works owned, leased, controlled, or worked by such company, except such interest in the business of transportation as lawfully flows from the ownership of stock therein.

SEC. 19. No railroad or other transportation company shall grant free passes, or passes or tickets at a discount, to any person holding any office of honor, trust, or profit in this State; and the acceptance of any such pass or ticket, by a member of the Legislature, or any public officer, other than Railroad Commissioner, shall work a forfeiture of his office.

SEC. 20. No railroad company, or other common carrier, shall combine or make any contract with the owners of any vessel that leaves port or makes port in this State, or with any common carrier, by which combination or contract the earnings of one doing the carrying are to be shared by the other not doing the carrying. And whenever a railroad corporation shall, for the purpose of competing with any other common carrier, lower its rates for transportation of passengers or freight from one point to another, such reduced rates shall not be again raised or increased from such standard without the consent of the governmental authority in which shall be vested the power to regulate fares and freight.

SEC. 21. No discrimination in charges or facilities for transportation shall be made by any railroad or other transportation company between places or persons, or in the facilities for the transportation of the same classes of freight or passengers within this State, or coming from or going to any other State. Persons and property transported over any railroad, or by any other transportation company or individual, shall be delivered at any station, landing, or port, at charges not exceeding the charges for the transportation of persons and property of the same class, in the same direction, to any more distant station, port, or landing. Excursion and commutation tickets may be issued at special rates.

SEC. 22. The State shall be divided into three districts as nearly equal in population as practicable, in each of which one Railroad Commissioner shall be elected by the qualified electors thereof at the regular gubernatorial elections, whose salary shall be fixed by law and whose term of office shall be four years, commencing on the first Monday after the first day of January next succeeding their election. Said Commissioners shall be qualified electors of this State and of the district from which they are elected, and shall not be interested in any railroad corporation, or other transportation company, as stock-

holder, creditor, agent, attorney, or employé; and the act of a majority of said Commissioners shall be deemed the act of said Commission. Said Commissioners shall have the power, and it shall be their duty, to establish rates of charges for the transportation of passengers and freight by railroad or other transportation companies, and publish the same from time to time, with such changes as they may make; to examine the books, records, and papers of all railroad and other transportation companies, and for this purpose they shall have power to issue subpoenas and all other necessary process; to hear and determine complaints against railroad and other transportation companies, to send for persons and papers, to administer oaths, take testimony, and punish for contempt of their orders and processes, in the same manner and to the same extent as Courts of record, and enforce their decisions and correct abuses through the medium of the Courts. Said Commissioners shall prescribe a uniform system of accounts to be kept by all such corporations and companies. Any railroad corporation or transportation company which shall fail or refuse to conform to such rates as shall be established by such Commissioners, or shall charge rates in excess thereof, or shall fail to keep their accounts in accordance with the system prescribed by the Commission, shall be fined not exceeding twenty thousand dollars for each offense; and every officer, agent, or employé of any such corporation or company, who shall demand or receive rates in excess thereof, or who shall in any manner violate the provisions of this section, shall be fined not exceeding five thousand dollars, or be imprisoned in the county jail not exceeding one year. In all controversies, civil or criminal, the rates of fares and freights established by said Commission shall be deemed conclusively just and reasonable, and in any action against such corporation or company for damages sustained by charging excessive rates, the plaintiff, in addition to the actual damage, may, in the discretion of the Judge or jury, recover exemplary damages. Said Commission shall report to the Governor, annually, their proceedings, and such other facts as may be deemed important. Nothing in this section shall prevent individuals from maintaining actions against any of such companies. The Legislature may, in addition to any penalties herein prescribed, enforce this article by forfeiture of charter or otherwise, and may confer such further powers on the Commissioners as shall be necessary to enable them to perform the duties enjoined on them in this and the foregoing section. The Legislature shall have power, by a two-thirds vote of all the members elected to each house, to remove any one or more of said Commissioners from office, for dereliction of duty, or corruption, or incompetency; and whenever, from any cause, a vacancy in office shall occur in said Commission, the Governor shall fill the same by the appointment of a qualified person thereto, who shall hold office for the residue of the unexpired term, and until his successor shall have been elected and qualified.

CHAPTER LIX.

An Act to organize and define the powers of the Board of Railroad Commissioners.

[Approved April 15, 1880.]

The People of the State of California, represented in Senate and Assembly, do enact as follows:

SECTION 1. The three persons elected Railroad Commissioners, pursuant to the provisions of section twenty-two of article twelve of the Constitution of this State, constitute and shall be known and designated as the "Board of Railroad Commissioners of the State of California." They shall have power to elect one of their number President of said Board, to appoint a Secretary, to appoint a Bailiff, who shall perform the duties of Janitor; also to employ a Stenographer, whenever they may deem it expedient.

SEC. 2. The salary of each Commissioner shall be four thousand dollars per annum; the salary of the Secretary shall be twenty-four hundred dollars per annum; the salary of the Bailiff shall be twelve hundred dollars per annum, such salaries to be paid by the State of California in the same manner as the salaries of State officers are paid. The Stenographer shall receive a reasonable compensation for his services, the amount to be fixed by the State Board of Examiners, and paid by the State. Said Commissioners and the persons in their official employment, when traveling in the performance of their official duties, shall have their traveling expenses other than transportation paid, the amounts to be passed on by the State Board of Examiners, and paid by the State. Said Board of Railroad Commissioners shall be allowed one hundred dollars per month for office rent, and fifty dollars per month for fuel, lights, postage, expressage, subscriptions to publications upon the subject of transportation, and other incidental expenses, to be paid by the State; *provided*, all moneys remaining unexpended at the expiration of each fiscal year shall be returned to the State Treasury. Said Board is further authorized to expend not to exceed four hundred dollars for office furniture and fixtures, to be paid by the State. The State shall furnish said Board with all necessary stationery and printing, upon requisitions signed by the President of said Board.

SEC. 3. Said Commissioners, and the persons in their official employment, shall, when in the performance of their official duties, have the right to pass free of charge, on all railroads, steamers, ships, vessels, and boats, and on all vehicles employed in or by any railroad or other transportation company engaged in the transportation of freight and passengers within this State.

SEC. 4. It shall be the duty of the Attorney-General, and the District Attorney in every county, on request of said Board, to institute and prosecute, and to appear and to defend for said Board, in any and all suits and proceedings which they or either of them shall be requested by said Board to institute and prosecute, and to appear in all suits and proceedings to which the Board is a party, shall have precedence over all other business except criminal business; *provided*, that said Board shall have the power to employ additional counsel to assist said Attorney-General, or said District Attorney, or otherwise, when, in their judgment, the exigencies of the case may so require. The fees and expenses of said additional counsel to be determined by the State Board of Examiners, and paid by the State.

SEC. 5. The office of said Board shall be in the city of San Francisco. Said office shall always be open (legal holidays and non-judicial days excepted). The Board shall hold its sessions at least once a month in said city of San Francisco and at such other times and such other places within this State as may be expedient. The sessions of said Board shall be public, and when held at a place other than the office in the city of San Francisco, notice thereof shall be published once a week for two successive weeks before the commencement of such session, in a newspaper published in the county where such session is to be held; and if no newspaper is published in such county, then in a newspaper published in an adjacent county. Such publication to be paid by the State in the manner as other publications authorized by law are paid.

SEC. 6. The Board shall have a seal, to be devised by its members, or a majority thereof. Such seal shall have the following inscription surrounding it: "Railroad Commission, State of California." The seal shall be affixed only to, first, writs; second, authentications of a copy of a record or other proceeding, or copy of a document on file in the office of said Commission.

SEC. 7. The process issued by said Board shall extend to all parts of the State. The Board shall have power to issue writs of summons and of subpoena in like manner as Courts of record. The summons shall direct the defendant to appear and answer within fifteen days from the day of service. The necessary process issued by the Board may be served in any county in this State by the Bailiff of the Board, or by any person authorized to serve process of Courts of record.

SEC. 8. The Secretary of said Board shall issue all process and notices required to be issued, and do and perform such other duties as the Board may prescribe. The Bailiff shall preserve order during the sessions of said Board, and shall have authority to make arrests for disturbances. He shall also have authority, and it shall be his duty, to serve all process, orders, and notices issued by said Board when directed by the President, and make return of the same.

SEC. 9. All complaints before said Board shall be in writing and under oath. All decisions of said Board shall be given in writing, and the grounds of the decision shall be stated. A record of the proceedings of said Board shall be kept, and the evidence of persons appearing before said Board shall be preserved.

SEC. 10. Whenever the Board shall render any decision within the purview and pursuant to the authority vested in said Board by section twenty-two of article twelve of the Constitution, said Board, or the person, copartnership, company, or corporation making the complaint upon which such decision was rendered, is authorized to sue upon such decision in any Court of competent jurisdiction in this State.

SEC. 11. Whenever said Board, in the discharge of its duties, shall establish or adopt rates of charges for the transportation of passengers and freight, pursuant to the provisions of the Constitution, said Board shall serve a printed schedule of such rates, and of any changes that may be made in such rates, upon the person, copartnership, company, or corporation affected thereby; and upon such service it shall be the duty of such person, copartnership, company, or corporation to immediately cause copies of the same to be posted in all its offices, station houses, warehouses, and landing offices affected by such rates, or changes of rates, in such manner as to be accessible to public inspection during usual business hours. Said Board shall also make such further publication thereof as they shall deem proper and necessary for the public good. If the party to be served, as hereinbefore provided, be a corporation, such service may be made upon the President, Vice-President, Secretary, or Managing Agent thereof, and if a copartnership, upon any partner thereof. The rates of charges established or adopted by said Board, pursuant to the Constitution and this Act, shall go into force and effect on the twentieth day after service of said schedule of rates, or changes in rates, upon the person, copartnership, company, or corporation affected thereby, as hereinbefore provided.

SEC. 12. When jurisdiction is, by the Constitution, conferred on the Board of Railroad Commissioners, all the means necessary to carry it into effect are also conferred on said Board, and when in the exercise of jurisdiction within the purview of the authority conferred on said Board by the Constitution, the course of proceedings be not specifically pointed out, any suitable process or mode of proceedings may be adopted by the Board which may appear most conformable to the spirit of the Constitution.

SEC. 13. The said Board shall immediately after entering upon the performance of its duties, demand and receive from the Transportation Commissioner, appointed under an Act approved April first, eighteen hundred and seventy-eight, section nine, chapter one, all public property belonging to the office of said Transportation Commissioner, in his possession, or under his control, and it is hereby made his duty to deliver the same to the said Board.

SEC. 14. The term "transportation companies" shall be deemed to mean and include:

First—All companies owning and operating railroads (other than street railroads) within this State.

Second—All companies owning and operating steamships engaged in the transportation of freight or passengers from and to ports within this State.

Third—All companies owning and operating steamboats used in transporting freight or passengers upon the rivers or inland waters of this State.

The word "company," as used in this Act, shall be deemed to mean and include corporations, associations, partnerships, trustees, agents, assignees, and individuals. Whenever any railroad company owns and operates, in connection with its road and for the purpose of transporting its cars, freight, or passengers, any steamer or other watercraft, such steamer or other watercraft shall be deemed a part of its said road. Whenever any steamship or steamboat company owns and operates any barge, canal boat, steamer, tug, ferryboat, or lighter, in connection with its ships or boats, the things so owned and operated shall be deemed to be part of its main line.

Sec. 15. The salaries of the Commissioners, Secretary, Bailiff, and all other officers and attachés in any manner employed by the Board of Commissioners, and all expenses of every kind created under this Act, shall be paid out of any money in the General Fund not otherwise appropriated, and the Controller of State is hereby authorized and directed to draw his warrants from time to time for such purposes, and the State Treasurer is hereby authorized and directed to pay the same.

Sec. 16. This Act shall take effect immediately.

RULES OF PROCEDURE OF THE BOARD.

RULE I.—To regulate, establish, or change the rates of charges and schedules of fares or freights of any transportation company in this State, said Commissioners will proceed upon their own motion, or upon the complaint of any person or persons demanding relief, and having an interest therein.

RULE II.—In any case of alleged extortion, discrimination, or other abuse, by any transportation company in this State, subject to the cognizance and control of said Commissioners, they will proceed, upon the complaint of the person or persons injured thereby, to hear and determine the cause of such complaint, and will exercise the remedial and judicial powers conferred by the Constitution, as required thereby, to wit: "In the same manner and to the same extent as Courts of record, and enforce their decisions and correct abuses through the mediums of the Courts."

RULE III.—Such complaint as aforesaid, when presented at the office of said Commissioners, shall be filed by the Secretary, who shall, at the request of the complainant, issue a summons thereon.

RULE IV.—The summons must be directed to the defendant, must be signed by the Secretary, and attested by the seal of the Commissioners, and must contain:

1. The names of the parties to the proceeding.
2. A statement of the nature of the complaint.
3. A direction that the defendant appear and answer it within fifteen days after service hereof.

RULE V.—The summons may be served by the Bailiff of the Commissioners, or by any citizen of the State, and shall be served by delivering a copy thereof, together with a copy of the complaint, to the defendant, or if the defendant is a corporation, to the President, Secretary, Treasurer, or Managing Agent thereof. Proof of service of summons and complaint must be as follows:

1. If made by the Bailiff, his certificate thereof.
2. If by any other person, his affidavit thereof.

RULE VI.—From the time of the service of the summons and the copy

of complaint, the Commissioners shall be deemed to have acquired jurisdiction of the parties and subject-matter. The voluntary appearance of the defendant is equivalent to personal service.

RULE VII.—The complaint must contain:

1. The names of the parties to the proceeding.
2. A statement of the cause of complaint, in ordinary and concise language, giving such particulars of time, place, and circumstances as may enable the defendant to answer the same intelligently.
3. A demand of the relief claimed.

RULE VIII.—The defendant may, within the time required in the summons to answer, object to the complaint upon the following grounds:

1. That it does not state facts sufficient to authorize the proceedings.
2. That it does not conform to the requirements of Section 9, Chapter 59, Statutes of 1880.

RULE IX.—If the objection be sustained, the complainant may amend his complaint. If the objection be overruled, the defendant may answer the complaint.

RULE X.—The answer of the defendant may contain:

1. A general or specific denial of the allegations of the complaint controverted by him.
2. A statement of any new matter of defense in mitigation or explanation of the charges made in the complaint.

RULE XI.—The complainant may, upon service of the answer, object to the same as insufficient, and if the objection is sustained the defendant may amend his answer.

RULE XII.—The complaint, answer, and demurrer must be subscribed by the party, his authorized agent, or attorney. The complaint and answer must be verified as required by the Code of Civil Procedure in civil cases.

RULE XIII.—Upon the appearance, answer, or default of defendant, the Commissioners shall promptly hear and determine the cause of complaint, and upon the law and the facts shall render and file in their office a decision in writing, signed by the Commissioners concurring therein. Within ten days thereafter, upon a petition by either party based upon the record in the case, such decisions may be modified or changed by order of the Commissioners, setting forth the reasons therefor.

RULE XIV.—The Secretary of the Commissioners must keep a calendar of cases pending before them, in their chronological order; and in a suitable book, properly indexed, shall enter all orders and decisions of the Board.

RULE XV.—The provisions of Part IV of the Code of Civil Procedure, relating to the general principles, kinds, and degrees, production, and effect of evidence, and of the rights and duties of witnesses, shall be applicable to proceedings before these Commissioners.

RULE XVI.—These rules may be amended at any regular meeting of the Commissioners, and amendments so made shall go into effect in ten days thereafter.

RULE XVII.—These rules shall be in force from and after the first day of March, 1883.

ADDITIONAL RULES OF PROCEDURE.

WHEREAS, By Section 11, Chapter 59, of the Statutes of 1880, entitled "An Act to organize and define the powers of the Board of Railroad Commissioners," it is provided that "whenever said Board, in the discharge of its duties, shall establish or adopt rates of charges for transportation of passengers or freight, pursuant to the provisions of the Constitution, said Board shall serve a *printed schedule* of such rates, and of any changes that may be made in such rates, upon the person, copartnership, company, or corporation affected thereby; and upon such service it shall be the duty of such person, copartnership, company, or corporation to immediately cause *copies of the same* to be posted in all of its offices, station houses, warehouses, and landing offices affected by such rates, in such manner as to be accessible to public inspection during usual business hours." And whereas, it is further provided in said section and Act that "the rates of charges established or adopted by said Board pursuant to the Constitution and this Act shall go into force and effect the twentieth day after service of said schedule of rates or changes of rates upon the person, copartnership, company, or corporation affected thereby, as herein provided." And whereas, unless waived by the party to be affected thereby, as aforesaid, the mode and time prescribed exclude all others. And whereas, it is optional with such party to waive said time, and also service of printed copy of said schedule. And whereas, it is competent and proper for this Commission, when it shall "*establish or adopt*" rates of charges as aforesaid, to consult the convenience and preference of such party as to the form and clerical preparation of the schedule it is required to copy and post for inspection and use as aforesaid.

Now, therefore, it is hereby ordered, That in pursuance of said section of said Act, this Commission can and will establish or adopt rates of charges for the transportation of passengers and freight only by schedule; and that in the preparation thereof, in the usual form for convenient use as aforesaid, the Secretary of the Commission is hereby authorized and directed to avail himself of such form or draft of such schedule as may be most conveniently copied and used by the party to be most affected thereby.

And it is further ordered, That upon the completion of any schedule of rates of charges, so drafted and prepared as aforesaid, the same shall be submitted to the Commission, and it shall be "established and adopted," as aforesaid. A certified copy of the order adopting the same shall be served by said Secretary upon the party to be affected thereby; and in case such party shall prefer for its own convenience, and to simplify the duties of all concerned, to make its own copies of all such schedules, and shall consent to put the same in operation within twenty days from and after the service of said order, and in accordance therewith, it may do so without further preliminary process or proceeding to enforce the same; *provided*, that said party, or its general manager, shall, within three days from and after the service of said order, acknowledge the service of said schedule by printed copy, expressly waiving all other service or notice thereof, in writing, addressed to said Commission, and to be filed and remain of record in its office.

And it is further ordered, That if such acknowledgment and waiver,

as aforesaid, shall not be filed in said office within three days from and after the service of such order as aforesaid, then, and in that case, said Secretary shall immediately proceed to print such schedule and order, and to serve printed copies thereof on the parties to be affected thereby, and shall keep a record of his action in the minutes of said Commission.

CORPORATIONS.

Returns have been received by this Commission for the year 1889 from twenty-six corporations doing business in this State. Twenty-five of these corporations were organized under the laws of this State, and, one, the Southern Pacific Company, was organized under the laws of the State of Kentucky.

A brief history is given below of each company reporting to this Commission, viz.:

SOUTHERN PACIFIC COMPANY.

The Southern Pacific Company is organized under the laws of the State of Kentucky. It operates under lease railroad lines in California, Nevada, Utah, Oregon, Arizona, New Mexico, and Louisiana, and steamship lines running from New Orleans to New York, Havana, Vera Cruz, Nicaragua, etc. It also has a proprietary interest in railroad lines located in Texas. These lines include the Southern Pacific transcontinental line, known as the "Sunset Route." The lines east of El Paso are known as the Atlantic System, and those west of that place are known as the Pacific System. The railroad lines operated in California by the Southern Pacific Company, which are included in the Pacific System, are as follows:

Leased:

Central Pacific Railroad and branches.

California Pacific Railroad.

Northern California Railway.

Leased and owned through ownership of capital stock:

Northern Railway.

Southern Pacific Railroad of California—

Coast Division, Southern Division.

South Pacific Coast Railway (narrow gauge).

In connection with the railroad lines in California, there are also operated ferry and transfer steamers on the bay of San Francisco and tributaries; also, river steamers on the Sacramento and Feather Rivers.

A summary of the lines operated by the Southern Pacific Company in California November 15, 1890, is shown in the following table:

	Miles.
Central Pacific Railroad	756.91
California Pacific Railroad	115.44
Northern California Railway	25.90
Northern Railway	390.48
Southern Pacific Railroad	1,283.41
South Pacific Coast Railway	104.00
Total	2,676.14

The following is a brief history of these lines:

CENTRAL PACIFIC RAILROAD.

The Central Pacific Railroad Company of California was chartered June 28, 1861, to build a railroad from Sacramento to the State line of Nevada. In 1862, Congress passed an Act to aid in the construction of a Pacific railroad, and authorized the Central Pacific Railroad to construct its road to the westerly line of the State of California, and there meet the Union Pacific Railroad, thus forming a through overland road. Subsequently the limitation to build to the westerly line of the State of California was removed, and the Central Pacific was authorized to build eastward from California to a connection with the Union Pacific Railroad. In 1863 the work of construction was commenced, and the through line was completed in May, 1869—seven years less time than had been allowed by the Acts of Congress. The obstacles encountered in the tunneling of mountains, bridging and filling of ravines, was accomplished at an enormous cost, and when the snow line was reached it became evident that the only means of protecting the road from the heavy snowfalls, and keep it open for traffic, would be the construction of substantial snowsheds and galleries, which were constructed for a distance of nearly forty miles. The road was completed to Newcastle on November 1, 1864; to Auburn, May 14, 1865; to Clipper Gap, June 19, 1865; to Colfax, September 11, 1865; to Dutch Flat, July 5, 1866; to Alta, July 11, 1866; to Cisco, December 3, 1866; to Truckee, April 3, 1868; to Reno, June 19, 1868; to Wadsworth, July 22, 1868; to Browns, August 21, 1868; to Oreana, September 29, 1868; to Winnemucca, October 1, 1868; to Argenta, November 19, 1868; to Elko, January 25, 1869; to Carlin, March 15, 1869; to Terrace, May 7, 1869; to Promontory, May 9, 1869, to a connection with the Union Pacific Railroad, thus completing the first overland railroad. Subsequently the road from Promontory to Ogden was acquired from the Union Pacific Railroad Company.

On June 23, 1870, the Western Pacific Railroad, organized to construct a line from San José to Sacramento and San Francisco, was consolidated with the Central Pacific Railroad of California, forming the Central Pacific Railroad Company. On August 22, 1870, the California and Oregon Railroad, operating a line from Roseville north toward Oregon; the San Francisco, Oakland, and Alameda Railroad, operating ferry steamers on the bay of San Francisco, and local lines of railroad in Oakland and Alameda, and the San Joaquin Valley Railroad, organized to construct a line through the San Joaquin Valley, were consolidated with the Central Pacific Railroad, under the name of the Central Pacific Railroad Company.

Construction, which had ceased on the Oregon Division at Redding, was resumed in 1884 with the intention of pushing the line to a connection with the Oregon and California Railroad, thus forming a through rail connection between San Francisco, California, and Portland, Oregon. The Siskiyou Mountains required grades of 174.24 feet to the mile, and curvature with a radius of 409.51 feet to reach the summit of the Siskiyou Mountains. The whole road was solidly constructed, all culverts and openings being built of stone, and the river crossings are bridged with iron bridges—the Sacramento River being crossed eighteen times—and on October 5, 1887, the line was completed to the State line of California and Oregon. On December 17, 1887, the Oregon and Cali-

fornia Railroad completed its road to the State line, making connection with the Central Pacific Railroad, thus uniting California and Oregon.

All the lines of this company are of standard gauge. The mileage, as operated, is as follows:

	California— Miles.	Nevada— Miles.	Utah— Miles.	Total— Miles.
San Francisco to Ogden.....	279.86	448.73	154.64	883.23
Niles to San José.....	17.54			17.54
Lathrop to Goshen.....	146.08			146.08
Roseville to California State line.....	296.50			296.50
Oakland local lines.....	4.84			4.84
Alameda local lines.....	12.09			12.09
Totals.....	756.91	448.73	154.64	1,360.28

There are also 7.72 miles of second track in California.

To reach San Francisco it is necessary to maintain a fleet of passenger ferry steamers and freight transfer steamers on the bay of San Francisco, which make connection with all trains at the Oakland terminal depot, and make half-hourly trips during the day for the accommodation of suburban travel. The steamers employed in passenger traffic are the "Alameda," "Amador," "El Capitan," "Oakland," "Piedmont," and in freight traffic, the "Thoroughfare" and "Transit."

In connection with its railroad lines, there is operated on the Sacramento River a line of steamers plying between San Francisco and Sacramento. Employed in this traffic are the steamers "Apache" and "Modoc," and the barges "Ace of Spades" and "Yolo."

CALIFORNIA PACIFIC RAILROAD.

This road as it now exists was organized December 23, 1869, by consolidation and amalgamation of the then existing California Pacific Railroad Company and California Pacific Railroad Extension Company, which in turn had been consolidated; the former on January 6, 1865, with the San Francisco and Marysville Railroad and the Sacramento and San Francisco Railroad; the latter on April 5, 1869, with the Napa Valley Railroad. This road is wholly located in the State of California, is of standard gauge, and its mileage is as follows:

	Miles.
Vallejo Junction to Vallejo (ferry).....	2.00
Vallejo to Sacramento.....	60.39
Davis to Knight's Landing.....	18.57
Napa Junction to Calistoga.....	34.48
Total.....	115.44

In connection with its railroad the California Pacific operates a ferry line from Vallejo to Vallejo Junction, connecting there with the Northern Railway for San Francisco and other points on the lines operated by the Southern Pacific Company.

NORTHERN CALIFORNIA RAILWAY.

This company was organized September 3, 1888, and acquired by purchase the Northern California Railroad, which was organized September 6, 1884, and had acquired the California Northern Railroad on January 1, 1885. The California Northern Railroad was chartered June 29, 1860, and in February, 1864, opened its road to Oroville. It went into the hands of a Receiver, and was sold at Commissioner's sale January 22, 1881. It was operated under its old corporate title until absorbed by the Northern California Railway. It is of standard gauge. The present mileage operated is from Marysville to Oroville, 25.90 miles. The company has completed, during 1889, the construction of a line from Marysville to Knight's Landing, a distance of 27.70 miles, which, however, is not yet in operation; giving it a total of 53.60 miles, all in the State of California.

NORTHERN RAILWAY.

This road was organized July 19, 1871, and opened its line for traffic from Woodland, the junction point with the California Pacific Railroad, to Williams, July 1, 1876; from Williams to Willows, October 3, 1878; to Orland, July 31, 1882; to Tehama, the junction point with Central Pacific Railroad, September 27, 1882. From West Oakland to Shell Mound the road was opened August 16, 1876; to Martinez, January 9, 1878; to Suisun, December 28, 1879, joining there the California Pacific Railroad, and forming a short line from San Francisco to Sacramento, in connection with the ferry system of the Central Pacific Railroad. At Port Costa extensive wharves were built, and a ferry established to transfer freight and passenger trains across the Straits of Carquinez to Benicia. For that purpose the steamer "Solano" was constructed, which is one of the largest ferry steamers in the world, having a tonnage of three thousand five hundred and fifty tons. In 1888, the increase in traffic between West Oakland and Port Costa necessitated the construction of a second track, which was completed and put in operation November 1, 1888.

On May 15, 1888, the Northern Railway was consolidated with the Winters and Ukiah Railway, Woodland, Capay, and Clear Lake Railroad, West Side and Mendocino Railroad, Vaca Valley and Clear Lake Railroad, San Joaquin and Sierra Nevada Railroad (narrow gauge), Sacramento and Placerville Railroad, Shingle Springs and Placerville Railroad, Santa Rosa and Carquinez Railroad, Amador Branch Railroad, and Berkeley Branch Railroad, forming the Northern Railway Company. The lines of this road are wholly located in California, and the mileage at the present time is as follows:

	Miles.
West Oakland to near Martinez	31.03
Port Costa to Suisun	17.33
Woodland to Tehama	100.74
Galt to Ione	27.20
Oakland—Sixteenth Street to Delaware Street	4.15
Oakland—Sixteenth Street to Berrymans	5.38
Napa Junction to Santa Rosa	36.70
Willows to Fruto	17.10
Sacramento to Placerville	59.50
Elmira to Rumsey	51.05
Bracks to Valley Springs (narrow gauge)	40.30
Total	390.48

There are also 28.28 miles of second track.

All of the above are standard gauge, with the exception of the line from Bracks to Valley Springs, which has a gauge of three feet.

SOUTHERN PACIFIC RAILROAD OF CALIFORNIA.

This road was incorporated December 2, 1865, and on October 12, 1870, consolidated with the San Francisco and San José Railroad, the Santa Clara and Pajaro Valley Railroad, and the California Southern Railroad. On August 19, 1873, the Southern Pacific Branch Railroad was consolidated with this road. On December 18, 1874, the Los Angeles and San Pedro Railroad was consolidated with the Southern Pacific Railroad. On May 14, 1888, the Southern Pacific Railroad, San José and Almaden Railroad, Pajaro and Santa Cruz Railroad, Monterey Railroad, Monterey Extension Railroad, Southern Pacific Branch Railway, San Pablo and Tulare Railroad, San Pablo and Tulare Extension Railroad, San Ramon Valley Railroad, Stockton and Copperopolis Railroad, Stockton and Tulare Railroad, San Joaquin Valley and Yosemite Railroad, Los Angeles and San Diego Railroad, Los Angeles and Independence Railroad, Long Beach, Whittier, and Los Angeles County Railroad, Long Beach Railroad, Southern Pacific Railroad Extension, and Ramona and San Bernardino Railroad, were consolidated under the name of the Southern Pacific Railroad Company.

Under the Acts of Congress of July 27, 1886, and March 3, 1871, this company was aided in the construction of its line by a land grant, covering the road from San José, via Goshen, to the Colorado River.

The Southern Pacific Railroad is divided into two divisions for operating purposes: the Coast Division, from San Francisco to Santa Margarita, with branches to Tres Pinos, Monterey, Santa Cruz, and Almaden; the Southern Division, from Goshen to Yuba, together with the various branches. The Coast Division was completed to Soledad and Tres Pinos August 12, 1873. In 1886, construction was resumed at Soledad to extend the line down the coast to a connection with the Southern Division, the present terminus being Santa Margarita, to which point the road was completed for operation January 31, 1889.

The Southern Division commences at Goshen, where it forms a junction with the Central Pacific Railroad. Construction on this division was commenced in 1872, reaching Caliente April 26, 1875; from Caliente through the Tehachapi Pass a great many difficulties were encountered, on account of the rugged nature of the country. Seventeen tunnels

had to be constructed in a distance of twenty-five miles, and it is here the celebrated loop is located. In the meantime construction was carried on from Los Angeles south toward the Colorado River, and work was being pushed at the San Fernando tunnel, which was constructed at an enormous cost, being 6,966.5 feet in length, and it was found necessary to timber the whole of it. On September 6, 1876, connection was made at the San Fernando tunnel between the lines constructed from San Francisco south and from Los Angeles north, completing the all rail line between the two points. The construction of the line was rapidly carried on across the Colorado Desert, where it passes two hundred and sixty-six feet below the sea level. The Colorado River was reached May 23, 1877, and the road opened for traffic. At the Colorado River connection is made with the Southern Pacific Railroad of Arizona, thus forming the Southern Pacific transcontinental line, popularly known as the "Sunset Route."

In 1882 construction was commenced on a line from Mojave to The Needles, at the Colorado River, and it was opened for traffic on August 9, 1883, making connection at The Needles with the line of the Atlantic and Pacific Railroad Company. On August 20, 1884, an agreement of sale for this portion of the road from Mojave to The Needles was made with the Atlantic and Pacific Railroad Company, and that company is now operating it. All the lines located in the State of California are standard gauge, and the number of miles in operation at the present time is as follows:

	Miles.
<i>Coast Division.</i> —San Francisco to Tres Pinos.....	100.49
Carnadero to Santa Margarita	153.10
Castroville to Lake Majella	19.52
Hillsdale to Almaden	7.80
Pajaro to Santa Cruz	21.20
Aptos to Monte Vista	7.00
<i>Southern Division.</i> —Alcalde to Yuma.....	549.72
Florence to Santa Ana	27.60
Los Angeles to Santa Monica	16.83
Los Angeles to San Pedro	24.24
Saugus to Elwood	91.50
Berenda to Raymond	21.00
Near Martinez to Baños	104.61
Thenard to Long Beach	3.80
Studebaker to Whittier	5.90
Fresno to Porterville	69.30
Miraflores to Tustin	10.86
Stockton to Milton	30.00
Peters to Oakdale	19.00
Total	1,283.41

ATLANTIC AND PACIFIC RAILROAD.

The Atlantic and Pacific Railroad was built under a charter granted by the United States Government in 1866 for an overland road from Springfield, Missouri, to the Pacific Ocean at San Francisco. The charter carried with it a land grant of all the odd numbered sections forty miles on each side of the line. Surveys were made in the following year or two covering the whole distance, passing southwesterly through the State of Missouri, Indian Territory, Panhandle of Texas, Territories of New Mexico and Arizona, and State of California, to San Francisco. The line

touched Vinita, Indian Territory, Albuquerque, New Mexico, Needles, on the Colorado River; thence to the Pacific Ocean. That portion of the line from Springfield to Vinita was built in 1871-72, and that portion from Albuquerque to the Colorado River in 1879-83, and from Mojave, in California, to The Needles in 1882-83; the line from Albuquerque to Mojave being known as the Atlantic and Pacific Railroad (Western Division). This portion of the line was built by money furnished by New York and Boston capitalists, the former being those interested in the road from St. Louis to Vinita, and the latter representing mainly the Atchison, Topeka, and Santa Fe Railroad Company, the stock being held and funds furnished jointly by these interests. Since its completion in 1883, the road has been operated by these interests jointly, the division in California being purchased from the Southern Pacific Railroad Company in the year 1884.

While this road was unusually expensive to construct, and in consequence of the great amount of grade expensive to operate, it has the further drawback of being built through a country, a small portion of which was very sparsely populated, the balance being a desert. The land grant, while large in acreage, was found to be of little immediate value, and much of it will never pay the expense of survey.

Because of the above, the maintenance and operation of the road could not be financially successful; consequently it has been necessary for the Atlantic and Pacific (Eastern Division), now known as the St. Louis and San Francisco Company, and the Atchison, Topeka, and Santa Fe Railroad Company, to sustain the property jointly, drawing heavily on both to meet the annual deficit.

The line was originally constructed in first class manner, with good roadbed carefully laid, and track laid mostly with fifty-six-pound steel rails, and it had been kept fully up to the standard of western railroads.

Several large iron bridges were built on the line during its construction, and at the most important point, viz.: the crossing of the Colorado River, near Needles, a bridge is now being built at a cost of nearly half a million dollars. This had to be done to take the road out of the valley and overflowed lands along the river, where it was subject to continual attack from the river, and its maintenance was difficult and expensive. The line has almost fourteen hundred wooden bridges; and as an illustration of the fact that they have been fully and carefully maintained, it is stated that there has not been a case known since the road has been in operation where a bridge gave way under a train. The only danger to these bridges is from fire, where ignition occurs so easily from the extreme dryness of the timber. This is met by the use of fire-proof paint, to some extent, and a strict surveillance by track walkers, day and night. The property is now in good condition, with ample equipment for its present business, and the local traffic is gradually growing, so that the hope of a better outlook is a reasonable one.

The line commencing at Albuquerque passes over twelve miles of the track of the Atchison, Topeka, and Santa Fe Railroad Company, operated under a lease; thence, by its own road, over the divide of the Rio Puerco; thence up the valley of the Rio San José to its head at the Continental Divide, which it crosses at an elevation of seven thousand two hundred and forty-eight feet above sea level; thence down the valley of the Rio Puerco to the west to its junction with the Rio Colorado Chiquito, crossing the latter near Winslow at an elevation of about four thousand

seven hundred feet above the sea. It ascends the inclined plain, rising to the base of the San Francisco Mountains near Flagstaff, where it attains an elevation at the Arizona Divide of seven thousand two hundred and fifty-five feet above the sea level. Thence it passes down the west slope of the San Francisco Mountains through Johnson's Cañon, reaching the plateau at the head of the Rio Verde at an elevation of about five thousand two hundred feet above the sea. It is on the west slope of these mountains that the heaviest grade is encountered, *i. e.*, one hundred and thirty-eight feet per mile.

At a point near the east line of Mojave County, the road commences the descent westward to the Colorado River, reaching an elevation at the Colorado River of a little over five hundred feet.

From Needles to Mojave the line passes over what is essentially a desert, attaining a higher elevation than two thousand four hundred feet above sea level, until reaching Mojave, at an elevation of three thousand feet.

Fuel in unlimited quantity exists on the line. A light lignite coal, very good for locomotive use, is to be had at Gallup Station, New Mexico, where four or five coal mines are in operation. Wood is found in abundance about the San Francisco Mountains.

Timber (pine and spruce) is found in great profusion at the latter point, where are situated large mills for cutting the same.

Stone of great variety, some of it the finest building stone in the country or world, is found in vast deposits.

The item of water for locomotive purposes is one of the most troublesome and expensive matters with which the road is obliged to contend, and which adds largely to the cost of operation. There are stretches of from forty to ninety miles where water does not exist, and where it has to be distributed by train, entailing large expense. The water supply for some points has been secured at immense cost, nearly \$100,000 having been expended in one case and to supply one station. When it is considered that water stations are needed at a mean distance not to exceed fifteen miles, in consequence of much high grade, it will be seen how serious this expense is.

POINTS OF INTEREST.

The Pueblo villages of New Mexico, and the Pueblo Indians (Lagunas and Acomas); next, the Navajoes, a nomadic tribe, and the Supais, Moquis, and Mojaves, of Arizona, are among the matters of interest, the latter, particularly, being good railroad laborers on the desert.

The whole country is mountainous and volcanic, and very interesting geologically. Seventy-five miles west of Albuquerque the line skirts a river of lava in the position that it ceased to flow—one of the best exemplifications of a lava flow in this country. Near Amboy and Lavic, on the California Division, are two recent cones within sight of the track.

At Barstow the line crosses the Mojave River, which at that point sinks in the sand, and is lost.

At Peach Springs the road approaches within eighteen miles of the Grand Cañon of the Colorado, a sight, perhaps, as stupendous and awe inspiring as is to be seen on the continent.

On the plain east of the San Francisco Mountains the line crosses Cañon Diablo—a great crack in the limestone rock extending many

miles each way—on a trestle bridge of iron, two hundred and thirty feet above the bottom of the cañon.

The Needles Mountains, from which Needles Station takes its name, are a succession of sharp peaks, presenting to the eye a most remarkable appearance. The Colorado River passes through this range in a very narrow cañon.

The line in Arizona and California passes in sight of many mountain ranges, in which there are numerous leads of the precious metals; but, on account of the meager supply of water, these are developed but slowly.

CALIFORNIA SOUTHERN RAILROAD—CALIFORNIA CENTRAL RAILWAY (Santa Fe Route).

The California Southern was chartered January 10, 1882, and was completed from National City, on San Diego Bay, via Temecula Cañon, to Colton and San Bernardino in September, 1883, and extended through the Cajon Pass to Barstow, a junction of the Atlantic and Pacific Railroad, in November, 1885, making a total main line mileage of 210.61 miles. In September, 1885, the line of the Southern Pacific, from Colton to Los Angeles, a distance of 58 miles, was leased, with equal rights and privileges, and used until the completion of the California Central's line between San Bernardino and Los Angeles, in June, 1887. The mountainous region through which the California Southern line passes, both north and south of San Bernardino, testifies to great difficulty and expensiveness, both of construction and operation.

In June, 1887, the California Central Railway completed its line from Los Angeles to San Bernardino, a distance of 62.84 miles, part of the same being the old Los Angeles and San Gabriel Valley Railroad, acquired by purchase; and in August, 1888, the California Central completed its Coast Division south from Los Angeles to a junction with the California Southern Railroad near Oceanside, a distance of 80.90 miles. These two divisions comprise the main line of the California Central, forming, in connection with the California Southern, a direct line between Southern California and the East by way of the Atlantic and Pacific, and Atchison, Topeka, and Santa Fe Railroads.

Other branches of the California Central were completed as follows:

From East Riverside to Orange, 42.88 miles, in September, 1887.

From Ballona Junction to Pt. Ballona, 15.05 miles, in September, 1887.

From Escondido Junction to Escondido, 21.23 miles, in December, 1887.

From San Bernardino to Mentone, 12.50 miles, in February, 1888.

From Perris to San Jacinto, 19.38 miles, in April, 1888.

From Inglewood to Redondo Beach, 10.81 miles, in April, 1888, making a total mileage of 265.59 for the California Central.

The country traversed by the California Central, with the exception of the San Jacinto and Escondido branches, which are located in mountain districts, differs widely from that through which the California Southern winds its course. Easier grades, and long stretches of straight track, mark the path of the former, whose lines, radiating from the beautiful city of Los Angeles, look out on charming suburbs, frequent towns and villages, and broad and fertile valleys devoted to grain, fruit, and stock raising.

The opening of the California Central's lines was attended by a large immigration to the entire region of Southern California, and changed

places like Los Angeles, San Diego, Pasadena, and San Bernardino from small towns to flourishing cities, and peopled the districts lying between them and other favored localities with thrifty and industrious settlers.

Both roads are entirely laid with heavy steel rails, and otherwise substantially constructed in all respects, and equipped with rolling stock to handle a large amount of business. Large and permanent shops and engine houses have been erected at San Bernardino, Los Angeles, and National City, and convenient and attractive stations ornament the lines from end to end. The terminal facilities at Barstow, Los Angeles, and National City are extensive and valuable, and in addition thereto these companies own two wharves in San Diego Bay—one at San Diego, the other at National City.

The development of Southern California in less than five years, from an unknown and isolated region to a position of renown and commercial importance, is but another illustration of the results which have followed the daring and aggressive policy of the Atchison, Topeka, and Santa Fe Railroad Company through the past decade. In the past year the expectations of increased business have not been realized, and as the reaction which follows a season of real estate speculation in a new country seldom subsides within several years, it is doubtful if a profitable showing can immediately be made by these roads. Still, great things are hoped for in the near future from Southern California, and the management is leaving nothing undone to meet the necessities of the people and foster their interests.

SAN FRANCISCO AND NORTH PACIFIC RAILWAY.

	Miles.
Main line—Point Tiburon, California, to Ukiah, California.....	105.68
Branches—Donahue to junction with main line.....	5.83
Fulton to Guerneville.....	18.27
Ignacio to Glen Ellen.....	26.37
Sonoma Landing to Sears Point.....	2.57
Santa Rosa to Sebastopol.....	6.00
	59.04
Ferry, San Francisco to Tiburon.....	164.72
	6.00
Total.....	170.72

Sidings, etc., 15 miles. Gauge, 4 feet 8½ inches. Rail (steel, 46 miles), 56 pounds.

This company was formed in March, 1889, by the consolidation of the San Francisco and North Pacific Railroad Company, the Sonoma Valley Railroad Company, the Marin and Napa Railroad, built in 1888 from Ignacio to Sears Point, 7.5 miles, the Cloverdale and Ukiah Railroad, built in 1888 from Cloverdale to Hopland, 14.5 miles, and extended 14 miles to Ukiah early in 1889, and the San Francisco and San Rafael Railroad, formerly leased.

The consolidated company issued \$6,000,000 stock and \$4,000,000 first mortgage 5 per cent, thirty-year, \$1,000 bonds, due January 1, 1919, interest payable in New York City, or in Frankfort-on-the-Main, on the first of January and first of July. The mortgage further provides for an additional issue of \$500,000 on extensions, at the rate of not exceeding \$25,000 per mile of railroad in excess of 160 miles already constructed.

The bonds are coupon, with privilege of registration. Provision is made for a sinking fund of \$25,000 per annum for purchase of the bonds in the market at not exceeding 110 and interest.

Rolling Stock.—Locomotive engines, 18. Cars—passenger, 38; baggage, mail, etc., 3; freight (box, 95, platform, 303), 398; total, 439. Also 2 cabooses and 44 other cars.

Earnings in 1888, \$727,169 61; operating expenses, \$481,030 14; net earnings, \$246,139 47.

The San Francisco and North Pacific Railroad Company (one of the consolidated companies), 108.5 miles, was incorporated June 29, 1877, and formed by the consolidation of the Sonoma and Marin Railroad, chartered November 13, 1874, and the Fulton and Guerneville, chartered May 23, 1877. Road opened from Donahue to Santa Rosa (23 miles), January 1, 1870; to Windsor (9 miles), March 1, 1871; to Grant's (4 miles), April 10, 1871; to Healdsburg (2 miles), July 1, 1871; and to Cloverdale (18 miles), April 15, 1872. The Guerneville branch was opened May 29, 1876, and the Petaluma branch June 2, 1879. Included in the main line was a section of 9 miles, Point Tiburon to San Rafael, leased.

The Sonoma Valley Railroad Company (also one of the consolidated companies), 21.43 miles, was incorporated July 24, 1878; road opened August 23, 1880. The Sonoma and Santa Rosa Railroad was opened August 15, 1882. The two companies were consolidated during 1885.

The branch from Santa Rosa to Sebastopol, 6 miles, is not at this writing (November 1, 1889) quite completed, but will be finished and put in operation at an early date.

Passengers and freight are transferred between San Francisco and Point Tiburon by the company's steamers "Tiburon" and "James M. Donahue," and the company now has another steamer under construction at Point Tiburon to be used in this service.

The San Francisco and North Pacific Railway is situated in the State of California, running through the important counties of Marin, Sonoma, and Mendocino, and traverses this rich and fertile country from San Francisco north to Ukiah, a distance of about 165 miles, including all branches now constructed.

The properties are all in good physical condition.

EEL RIVER AND EUREKA RAILROAD

Company was incorporated November 14, 1882, for the purpose of carrying freight (principally lumber), logs, and passengers; to be run from a point on the eastern line of Township 1 North, of Range 2 East, of Humboldt Meridian, to Eureka, Humboldt County, distant 40 miles; and was supplied with one passenger car for the purpose of carrying passengers. Although the bulk of the freight is still in carrying lumber, other traffic is gradually increasing, and the road is in first class condition.

SOUTH PACIFIC COAST RAILWAY.

This company was organized May 21, 1887, forming the South Pacific Coast Railway Company, by consolidation of the South Pacific Coast Railroad, Santa Cruz and Felton Railroad, Bay and Coast Railroad, Oakland Township Railroad, San Francisco and Colorado River Railroad, Felton and Pescadero Railroad, and Almaden Branch Railroad.

The line extends from San Francisco to Santa Cruz, with several branches, and was opened for traffic from Santa Cruz to Felton, October 13, 1875; from Alameda Point to Los Gatos, June 1, 1878; to Alma, August 1, 1878; to Wrights, May 1, 1879; to Felton, May 15, 1880; from Alameda Point to Twelfth and Webster Streets, Oakland, May 30, 1881; to Fourteenth and Franklin Streets, Oakland, October 1, 1886; from Newark to Centerville, February 18, 1882; from Alameda Mole to Alameda Point, March 15, 1884; from Felton Junction to Boulder Creek, May 1, 1885; from Campbells to Almaden, June 15, 1886. The mileage as now operated is as follows:

	Miles.
San Francisco to Santa Cruz	80.60
Alameda Junction to Oakland (Fourteenth Street)	1.80
Newark to Centerville	3.00
Campbells to New Almaden	9.60
Felton to Boulder Creek	7.30
Junction south of Big Trees to Old Felton	1.70
Total	104.00

There are also 8.96 miles of second track.

The above lines are entirely located in California, and are of three-foot gauge.

In connection with its railroad line to San Francisco, the South Pacific Coast Railway maintains a ferry system to carry passengers and freight from the terminal depot on the Alameda mole, across the bay of San Francisco. The steamers employed in this service are the "Bay City," "Encinal," "Garden City," and "Newark," which make connections with all trains, and make half hourly trips for the benefit of suburban travelers.

NORTH PACIFIC COAST RAILROAD.

	Miles.
Line—From San Francisco to Cazadero	86.75
San Anselmo to San Quentin	5.50
Total	92.25

The North Pacific Coast Railroad Company was incorporated under an Act of the Legislature of May 20, A. D. 1861, relative to railroads, on December 16, 1871.

The road was opened from—

San Francisco to Tomales	January 11, 1875.
Tomales to Howards	October 16, 1876.
Howards to Tyrone	April 2, 1877.
Tyrone to Duncans	May 15, 1877.
Duncans to Cazadero	April 11, 1886.

The road from San Rafael to San Quentin is operated under a lease of forty-three years from March 11, 1885, at an annual rental of \$1; and that from Duncans to Cazadero, under one of ten years, from April 1, 1886, at an annual rental of \$2,900, with the privilege of purchase of same for the sum of \$58,000 any time during the life of the lease.

The capital stock authorized is \$3,000,000, of which only \$2,500,000 have been issued.

The total cost of the road, from San Francisco to Duncans, is \$3,155,373 90.

During the past year several permanent improvements have been made, thereby enabling the company to rapidly and safely transport their increasing passengers and freight.

The road passes through some of the most picturesque scenery, for which this State is so famous, and can boast of having a greater number of summer resorts than any other road out of the city of San Francisco.

Three years ago the management decided to abandon "Sunday picnics" (and was followed the very next year by other railroads), and although at first it was feared that such sudden action might destroy the patronage of the pleasure seekers, it has proved exactly as they hoped, and to-day the records show a steady increase of travel.

PACIFIC COAST RAILWAY.

	Miles.
Line—Port Harford, California, to Los Olivos, California	76.1

Consolidation September 22, 1882, of the San Luis Obispo and Santa Maria Valley Railroad Company and the Pacific Coast Railway Company. Rolling stock and roadbed in good condition.

ARCATA AND MAD RIVER RAILROAD.

First railroad in Humboldt County, California. Incorporated in this State, December 15, 1854; called Union Plank Walk Rail Track Company. Building the track from Arcata to the flats in Humboldt Bay, to the ship channel, two miles long, for carrying passengers and merchandise. This track was made of wooden rails; gauge, forty-five inches, with a four-wheeled car, drawn by one horse-power. In the year 1875 the railroad was extended from Arcata northeast three quarters of a mile to Jolly Giant, for the purpose of hauling lumber from the mill to the wharf. In the year 1876 the railroad was extended northwest to the "Dolly Varden Mill," one half mile from Arcata, for hauling lumber. During these years all lumber and merchandise were hauled on wooden track rails, four by four pine, on cars drawn by a horse. This year they built the first steam dummy, called the "Black Diamond," working by two oscillating engines, pulling about six cars on a level track; capacity of cars, two thousand five hundred feet. This was the first locomotive in the county.

In the year 1878 the Union Plank Walk Railroad was sold. The company then formed, and incorporated on the fifteenth of June, 1878, and was called the Arcata Transportation Company. This company extended the railroad, for the purpose of hauling lumber from Dolly Varden north four miles into the woods, where a mill was built, called the "Warren Creek Mill," cutting about thirty thousand feet per day.

In the year 1881 the first locomotive was ordered from Pittsburg, weighing four tons, and called the Arcata. This year the Arcata Transportation was sold, and a new company was organized, called the

Arcata and Mad River Railroad Company, incorporated in this State, December 30, 1881.

In 1883 the Arcata and Mad River Railroad was sold, and a new company organized. Improvements were made; cars and engines ordered; new passenger coaches between Arcata and the wharf, running with locomotive; general repairs made over the entire road; the railroad extended from Warren Creek north seven miles to the redwoods, where a sawmill was erected; new town settlement made, and called North Fork. This mill cuts about seventy thousand feet per day. Roadbed was constructed of six by eight inches by eight feet long redwood ties; thirty-five-pound steel rails. All the wooden track between Arcata and Warren Creek was exchanged for steel rails. Ordered a new locomotive of eighteen tons weight. A new combination bridge, over seven hundred feet long, was built over Mad River. Passenger travel was commenced in December of this year from North Fork to Arcata, and general freight and lumber carried.

In the year 1885 a sidetrack was built, one quarter of a mile long, to Glendale, where a mill was built, cutting forty-five thousand feet per day. In the year 1886, a sidetrack was built to Riverside, also one quarter of a mile long, to the sawmill, cutting about forty thousand feet per day. This railroad is built for the purpose of hauling lumber from mills built along the line to the railroad company's wharf, which is 2½ miles long, trestle work; mooring thirteen sailing vessels conveniently. Length of main line from Arcata to North Fork, 12 miles, with 3 miles of sidetrack; thirty-five-pound steel rails. The fences are kept in good repair. System of locks prevents the switches being left open on the line.

NATIONAL CITY AND OTAY RAILWAY.

	Miles.
Line—San Diego to Oneonta	16.32
Sweetwater Junction to La Presa	7.89
Tia Juana Junction to Tia Juana	4.45

This road was constructed under two charters, one known as the National City and Otay Railway Company, and the other as the Otay Railway Company, later consolidated, October, 1888, under the name of the "National City and Otay Railway Company," all the said charters being under the general laws of the State of California.

Work began upon this road in 1886, and proceeded until June, 1888, the various sections being opened for traffic as construction advanced, from May, 1887, to June, 1888. Its cost, including equipment, to date, is about \$446,493 44, all of said money being advanced by the San Diego Land and Town Company, with a view to the development of the agricultural and commercial territory south of the line of San Diego upon San Diego Bay, and with reference to its possible extension to some eastern point. The track is of standard gauge, and is equipped at present with light material and rolling stock, adapted to the economical conduct of local business, both freight and passenger. The principal branches of its traffic are the local travel between National City, Chula Vista, Tia Juana, on the Mexican boundary, and the Sweetwater Valley, together with the hauling to market of fruit, hay, grain, brick, ores for

reduction, coal, and stone for paving purposes, a valuable quarry of this material being situated in the Sweetwater Valley. All the securities issued by the company are owned by and held in the treasury of the San Diego Land and Town Company, and the property is maintained in excellent condition.

NEVADA COUNTY NARROW GAUGE RAILROAD.

	Miles.
Line—Colfax, Placer County, to Nevada City, Nevada County.....	22.50

This road was built under a special charter or franchise granted by the Legislature of the State of California, approved by the Hon. Newton Booth, Governor, March 20, 1874. The construction was commenced in January, 1875, and the road opened for travel and freight to Grass Valley, April 17, 1876, and to Nevada City, May 24, 1876. Colfax, the initial point, is a station on the Central Pacific Railroad, 54 miles northeasterly from Sacramento; thence the road runs through Grass Valley, a town of some seven thousand population, to Nevada City, a place of nearly six thousand population. The road is a heavy piece of construction, owing to the mountainous character of the country, and has about 7,000 degrees of curvatures, and an almost continuous succession of heavy grades, both ascending and descending, as it passes over two ridges, one two thousand eight hundred and sixty feet, and the other two thousand seven hundred and seventy-two feet above sea level; whilst the height of Colfax is two thousand four hundred and sixteen; Bear River, two thousand and seventy-six; Grass Valley, two thousand four hundred and forty-eight; and Nevada City two thousand five hundred and twenty-four feet above the same base. The road was originally laid with thirty-five-pound iron rails, but six miles have been relaid with thirty-five-pound steel; the roadbed, bridges, etc., are in first class condition, and it is the intention to put down some three miles of thirty-five-pound steel during the present year. Some seven thousand cedar ties were used in renewal during the past year, and it is proposed to use cedar ties in future for such renewals as may be needed. Three round trips daily are made by the passenger trains, connecting with the Southern Pacific trains.

NEVADA AND CALIFORNIA RAILROAD.

The Nevada-California-Oregon Railway (three-foot gauge) commences at a point in Reno, Washoe County, Nevada, alongside the Central Pacific Railroad, four thousand five hundred and thirty feet above sea level; thence for two thousand two hundred feet on an approximating level grade; thence rising on a continuous grade (much of it one hundred feet per mile) for 9.7 miles to first summit, five thousand two hundred and thirty feet above sea; thence descending on varying grades of one hundred feet and less for 4.62 miles to Sway, four thousand nine hundred and seventy-eight feet above sea; thence ascending one mile on a one hundred-foot grade, and for 3.45 miles farther over light and undulating grades (together 4.45 miles) to foot of mountain, four thousand nine hundred and forty-three feet above sea; thence up a varying grade, mostly ninety-five feet per mile, 3.23 miles to second summit, five thou-

sand three hundred and seventy feet above sea; thence descending on a varying grade from ninety-seven feet to fifty-three feet for $3\frac{1}{2}$ miles to five thousand one hundred and eleven feet above sea; thence over a nearly level grade for $1\frac{3}{8}$ miles, and a rising grade of eighty-five feet for two thirds of a mile (together $2\frac{3}{8}$ miles) to the line between Nevada and California, five thousand one hundred and fifty-three feet above sea; thence descending for .52 miles rapidly into Long Valley to five thousand one hundred and twenty-three feet altitude; thence down said valley on a descending undulating grade, average thirty-four feet per mile, 8.24 miles to Chat, altitude four thousand eight hundred and thirty-six feet. Chat is 2 miles east of Crest, in Beckwith Pass. From Crest the water flows west to Feather River, and with the valley of that stream, offers a practical route, with grade not over one hundred feet per mile, into Plumas County, and to Sacramento and tide.

From Reno for 19 miles the general direction of the road is a little west of north, and its southern half exceedingly sinuous. Thence northwest for 2 miles; thence northwest, west, and southwest to 28th mile at State line, 2 miles farther south than at the 19th mile. This last section is much like the first or Reno section in curvature. Thence 9 miles to Chat, or 37th mile, on a little west of north course. Between Reno and Chat there are many curves (some as sharp as 18 degrees). Curves on grades are so compensated that they do not offer more resistance than straight grades. Only 22 miles of the 37 are tangents, and the curvature aggregates 6,578 degrees.

In 1887-88 the road was extended north through Long Valley into Honey Lake Valley, 33 miles. There is no ascending grade going north on this section, as the valley descends at the rate of twenty-four feet to the mile. The physical features of the valley made necessary a descent in three places at the rate of seventy feet. In the alignment there are but few curves, and they generally are of large radius; and of the sharper none are more than 10 degrees. Of this 33 miles $25\frac{1}{4}$ are straight, there being only 1,246 degrees of curvature.

There are neither tunnels nor a truss bridge on the whole 70 miles. Between Reno and Chat there are twenty-three trestles, and four on the new road north of Chat—in all, twenty-seven—twenty of which can be filled with earth, only seven passing water. The present north end of the road is called Liegan, 70 miles from Reno, four thousand and fifty-eight feet above sea, in Section 13, Township 16, Range 17 east, Mt. Diablo Meridian, midway between the Nevada line and Honey Lake, California, $6\frac{1}{2}$ miles west from 120th meridian, latitude $40.9\frac{1}{2}$ degrees, as determined by the scientific party stationed at the north end of the road (Liegan) for the purpose of observing the sun's total eclipse.

VISALIA AND TULARE RAILROAD.

	Miles.
Visalia to Tulare	11.50

Chartered November 4, 1887. Line completed and put in operation October 22, 1888, since which time it has been operated by the above named company. The track is of thirty-pound steel rail on No. 1 red-

wood ties; good roadbed; standard gauge; well equipped. Connects with Southern Pacific at Tulare.

CARSON AND COLORADO RAILROAD.

	Miles.
Line—Mound House (junction with Virginia and Truckee Railroad), Nevada, to Keeler (Owens Lake), Inyo County, California.....	293
Branch—Junction to Candelaria, Nevada.....	6

Line in Nevada, 191 miles; in California, 108 miles. Follows, in the main, the open country of the eastern slope of the Sierra Nevadas, crossing in Nevada, the Carson and Walker Rivers, which irrigate the extensive agricultural and grazing valleys of the same names; thence follows for 30 miles the eastern shore line of Walker Lake to town of Hawthorne. Near Nevada-California State line the road crosses the White Mountain Range and follows the Owens River through the fertile Owens Valley, about 75 miles.

The mountain ranges on either side of the line between Hawthorne and Keeler embrace the following well known and productive mining districts: Aurora, Bodie, Lundy, Garfield, Santa Fe, Downeyville, Ellsworth, Ione, Grantsville, Belmont, Belleville, Candelaria, Columbus, Silver Peak, Montezuma, Alida Valley, Palmetto, Sylvania, Gold Mountain, Benton, Cerro Gordo, Darwin, Lookout, Coso, and Panamint. At Rhodes Marsh, Teals Marsh, and Columbus Marsh in Esmeralda County, Nevada, and at Saline Valley, in Inyo County, California, extensive and productive deposits of borax, borate of lime, soda, and salt are found and profitably worked.

Near Keeler, along the shore of Owens Lake, the Inyo Development Company has about twenty acres of earth vats, into which the alkaline waters of Owens Lake are pumped, and by evaporation and precipitation, during the dry and hot summer months, form deposits of soda, in crusts several inches in thickness, making an annual crop of several thousand tons available for shipment to commercial centers; also, near and on the eastern side of Owens Lake, in the foothills of the Inyo Range of mountains, are found the famous Inyo marble quarries, from which white, black, yellow, and agate marble of the finest quality are being produced and shipped. Owens Valley contains many fine farms, and many thousand acres of uncultivated land suitable for agricultural, fruit, and grazing purposes; corn, wheat, oats, and barley are sure and remunerative crops; apples, pears, peaches, plums, prunes, apricots, nectarines, and figs flourish finely; and the best and most successful results are predicted from the many acres of grapes now being set out and cultivated.

No valley on the entire Pacific Coast is so well watered. Owens River, and the many creeks having source in the Sierra Range afford an abundant and constant supply of water, and make Owens Valley a most delightful spot to visit or locate. Mount Whitney, the "nose" of the Sierra Nevadas, having an altitude of fifteen thousand and eighty-eight feet, is distinctly seen from the car windows along the line between Independence and Lone Pine Stations, the summit being about twenty miles

(west) from the latter. The Whitney region, embracing Whitney and many other creeks, and the headwaters of Kern River, is reached by a good trail from the village of Lone Pine, and affords the very finest fishing grounds for brook and river trout imaginable—a region that is, in fact, “not fished out.”

The Carson and Colorado Railroad and its first class equipment are maintained in A1 condition; the country it penetrates is steadily increasing in prosperity, and with the road's proposed early southerly extension to a connection with the several trunk lines running into (and projected) Southern California, a veritable “boom,” arising from the development of the resources of this new and hitherto almost unheard of country, can be expected.

LIST OF ARTICLES OF INCORPORATION

OF ALL RAILROAD COMPANIES FILED IN THE OFFICE OF THE SECRETARY OF STATE FROM NOVEMBER 15, 1889, TO NOVEMBER 17, 1890.

NAME OF COMPANY.	Date of Filing.
Porterville and Tulare Railroad Co.	November 22, 1889.
Southwestern Railway Co.	December 23, 1889.
Pajaro Valley Railroad Co.	January 14, 1890.
California Railway Co.	February 5, 1890.
Glen Ellen and Los Guilicos Railway Co.	March 22, 1890.
Santa Monica Wharf and Terminal Railway Co.	June 16, 1890.
Greenwood Railroad Co.	July 8, 1890.
Santa Ana and Westminster Railway Co.	August 5, 1890.
San Francisco and Stockton Railway Co.	August 7, 1890.
San Bernardino and Eastern Railway Co.	August 11, 1890.
California Railway	August 18, 1890.
San José Southern Railway Co.	August 21, 1890.
California Railroad	August 26, 1890.
Los Angeles Terminal Railway Co.	August 29, 1890.
Santa Monica Surf Line Railway Co.	September 24, 1890.
Manistee Northern Railroad Co.	November 11, 1890.
Clear Lake and North Pacific Railway Co.	November 17, 1890.

STATISTICAL DETAILS.

TABLE No. 1.

SHOWING PROGRESS OF RAILROAD CONSTRUCTION IN CALIFORNIA
FROM 1856 TO 1889, INCLUSIVE.

YEARS.	Miles.	YEARS.	Miles.
1856	21.90	1878	159.45
1863	31.90	1879	47.09
1864	75.85	1880	41.15
1865	48.76	1881	16.80
1866	37.72	1882	242.30
1867	21.41	1883	353.37
1868	62.93	1884	45.40
1869	339.84	1885	105.16
1870	105.66	1886	164.01
1871	122.49	1887	317.70
1872	218.38	1888	544.86
1873	51.82	1889	201.18
1874	101.93	Total mileage of roads in State December 31, 1889	4,187.74
1875	152.18		
1876	398.95		
1877	157.57		

INDEBTEDNESS.

The total indebtedness of reporting corporations, December 31, 1889,
was \$199,934,143 76.

Classified as follows:

Funded debt	\$160,604,720 00
Unfunded debt	39,329,423 76
Total	\$199,934,143 76

CAPITAL STOCK.

The total stock and debt is reported as follows:

Capital stock	\$311,447,630 00
Funded debt	160,604,720 00
Unfunded debt	39,329,423 76
Total for 1889	\$511,381,773 76
Total for 1888	464,110,056 13
Increase	\$47,271,717 63

The Atlantic and Pacific is not included in above, not having reported.

TABLE No. 2.

FINANCIAL STATEMENT.

COMPANIES.	Length of Road, in Miles, in State.	Cost of Construction, including Buildings, Lands, Fences, Tools, Salaries, etc.	Cost of Equipment.	Capital Stock Issued.	Funded Debt.	Unfunded Debt.	Gross Earnings.	Operating Expenses.	Earnings over Operating Expenses.
Southern Pacific Company	None.	*	||||	\$111,884,040 00	None.	\$4,469,724 80	\$83,928,485 74	\$21,623,620 41	\$12,304,865 33
Central Pacific Railroad Company	756.91	\$168,765,768 16	||||	68,000,000 00	\$60,860,000 00	27,855,680 00	¶	¶	¶
Southern Pacific Railroad Co. of Cal.	1,283.41	114,615,873 62	||||	60,501,900 00	43,981,500 00	3,295,040 29	¶	¶	¶
California Pacific Railroad Company	115.44	19,537,072 60	||||	12,000,000 00	6,830,000 00	55,684 02	¶	¶	¶
Northern Railway Company	390.48	24,539,065 37	||||	12,896,000 00	9,919,000 00	411,731 46	846,761 28	713,917 22	122,814 06
California Central Railway Company	104.00	12,646,625 37	\$257,374 63	6,457,000 00	6,457,000 00	None.	¶	¶	¶
South Pacific Coast Railway Company	11,500,000 00	11,436,228 38	210,775 64	6,000,000 00	5,537,610 00	461,812 46	612,629 93	546,439 88	65,959 05
California Southern Railway Co.	557.09	24,638,550 82	478,150 27	12,804,000 00	12,284,610 00	1,043,317 83	710,173 80	507,512 63	119,856 90
Atlantic and Pacific Railroad Co.	243.00	7,271,100 00	¶	¶	¶	¶	757,292 10	480,364 49	270,927 67
San Francisco & North Pacific R. Co.	182.70	4,775,128 72	306,275 39	6,000,000 00	3,976,000 00	81,158 25	¶	¶	¶
Carson and Colorado Railroad Co.	108.00	3,210,100 00	¶	1,630,000 00	1,620,000 00	597,800 00	387,040 11	280,850 14	87,089 97
North Pacific Coast Railway Company	48.25	3,141,805 95	¶	2,500,000 00	1,240,000 00	223,776 24	183,376 91	99,037 77	86,319 14
Pacific Coast Railway Company	80.00	2,963,010 61	77,125 22	1,370,400 00	None.	127,022 14	11,627 85	13,646 47	2,018 62
Los Angeles and Pacific Railroad Co.	30.00	812,146 33	32,572 61	¶	None.	1,118 42	49,013 47	32,217 45	16,796 02
Nevada and California Railroad Co.	11.80	762,063 95	84,632 49	80,000 00	191,000 00	381,247 12	143,441 65	35,985 27	87,445 78
Bel River and Eureka Railroad Co.	36.39	540,670 65	74,134 89	242,200 00	260,000 00	2,004 81	84,378 69	67,644 27	17,534 42
Nevada County Narrow Gauge	30.23	362,086 22	76,765 63	200,000 00	None.	2,427 68	48,389 19	63,816 20	** 15,557 01
National City and Oroya Railway Co.	25.30	1,670,000 00	¶	1,280,000 00	39,000 00	None.	¶	¶	¶
Northern California Railroad Co.	23.00	156,742 82	22,141 70	100,500 00	70,000 00	None.	26,146 73	15,071 17	11,075 56
Sonoma Valley Railroad Co.¶	13.00	115,197 94	42,680 00	None.	None.	175,753 12	101,425 18	81,465 17	9,960 01
Colusa and Lake Railroad Company	8.33	87,999 55	36,001 50	82,025 00	None.	None.	28,471 67	13,072 25	13,911 27
Yreka Railroad Company	7.90	84,773 08	12,446 70	99,075 00	45,000 00	9,663 94	11,372 84	10,630 11	742 37
Visalia and Tulare Railroad Company	12.00	353,666 78	21,150 78	40,400 00	50,000 00	19,330 62	18,431 33	7,282 38	11,148 95
Redondo Railway Company	16.80	132,360 45	50,380 08	500,000 00	None.	21,940 53	¶	¶	¶
Totals for 1889	4,187.74	\$14,530,665 08	\$2,422,636 73	\$311,447,630 00	\$160,604,720 00	\$89,329,423 76	\$38,168,792 23	\$24,920,352 74	\$13,555,346 47
Totals for 1888	3,986.56	377,662,894 60	1,825,317 87	287,208,720 00	139,464,110 00	37,437,225 13	40,374,208 39	27,465,865 45	13,446,696 99
Differences between 1888 and 1889	201.18	\$38,867,710 48	\$594,318 86	\$24,238,910 00	\$21,440,610 00	\$1,892,197 63	† \$2,206,416 16	† \$2,245,513 71	† \$91,350 52

* No road owned. ||| No equipment owned. || Reported by lessee in Nevada. † Included in construction. ** Deficit. ‡ Reported by Southern Pacific Company. § Not reported. ¶ Reported by San Francisco and North Pacific. ¶ Not in operation. † Decrease.

NOTE.—The California Central Railway Company, the California Southern Railroad Company, and the Redondo Beach Railroad Company were consolidated November 7, 1889, under the name of the Southern California Railroad Company.

COST.

The total cost of the railroad companies December 31, 1889, was \$414,530,605 08. In 1888, the footings showed a total of \$377,662,-894 60, or an increase of \$36,867,710 48.

EARNINGS AND INCOME.

The income from the several companies reporting for the year 1889, foots up \$38,168,792 23, while in 1888 it was \$40,374,208 39, a decrease of \$2,205,416 16. There was a decrease alone in the Southern Pacific Company of \$1,188,755 96.

SLEEPING CAR SERVICE.

The returns show that there were \$516,083 41 received on account of the sleeping car service, an increase over last year of \$220,011 79.

TABLE No. 3.

SHOWING COST OF ROAD PER MILE, AS REPORTED TO THE COMMISSION.

COMPANIES.	Miles Main Track.	Cost of Construction.	Cost of Equipment.	Cost of Each Road per Mile, as Re- ported.
Southern Pacific Company				
Central Pacific Railroad Company	1,360.28	\$168,765,768 16	†	\$124,066 +
Southern Pacific R. R. Co. of Cal.	1,283.41	110,388,225 51	†	86,011 +
California Pacific Railroad Co.	115.44	19,537,072 60	†	168,460 +
Northern Railway Company	390.48	24,539,065 21	†	62,792 +
California Central Railway Co.	265.59	12,646,625 37	\$267,374 63	47,224 +
South Pacific Coast Railway Co.	104.00	11,500,000 00	†	110,576 +
California Southern Railway Co.	210.61	11,446,238 38	210,775 64	54,348 +
Southern California Railway Co.	476.20	24,638,550 82	478,150 27	51,739 92
Atlantic and Pacific Railroad Co.	243.00	7,271,100 00		29,922 +
San Francisco and N. P. R. R. Co.	164.28	4,775,128 72	906,275 39	35,154 +
Carson and Colorado Railroad Co.	108.00	3,240,000 00	†	30,000 00
North Pacific Coast Railway Co.	86.25	3,144,805 95	†	36,461 +
Pacific Coast Railway Co.	76.1	2,963,040 61	†	38,673 +
Los Angeles and Pacific R. R. Co.*				
Nevada and California R. R. Co.	41.86	762,663 95	52,372 61	18,219 +
Eel River and Eureka R. R. Co.†				
Nevada County Narrow Gauge	22.64	540,670 05	74,134 89	23,881 +
National City and Otay Ry. Co.	28.56	362,086 22	76,765 03	12,685 +
Northern California Railroad Co.	25.90	1,670,000 00	†	64,478 00
Sonoma Valley Railroad Co.*				
Colusa and Lake Railroad Co.	22.00	156,742 82	22,141 70	7,124 91
Arcata and Mad River R. R. Co.	12.00	115,197 94	42,690 00	9,599 +
Visalia Railroad Company	7.33‡	87,999 55	36,001 50	11,999 +
Yreka Railroad Company	7.5	84,773 08	12,446 50	11,570 +
Visalia and Tulare Railroad Co.	11.50	93,666 78	21,150 78	9,984 +
Redondo Railway Company	16.80	132,360 45	50,580 08	10,890 —
Totals		\$408,861,813 27	\$2,250,959 02	\$1,055,856 83

* Reported by S. F. and N. P.

† Included in construction.

‡ Equipment not reported.

¶ Not reported.

TABLE No. 4.

SHOWING GROSS EARNINGS AND OPERATING EXPENSES PER MILE OF ROAD.

COMPANIES.	Gross Earnings.	Operating Expenses.	Gross Earnings per Mile of Road.	Operating Expenses per Mile of Road.
Southern Pacific Co.....	\$33,928,485 74	\$21,623,620 41	\$7,930 55	\$5,054 37
Central Pacific Railroad Co.*.....				
Southern Pacific Railroad Co. of California*.....				
California Pacific Railroad Co.*.....				
Northern Railway Co.*.....				
California Central Railway Co.....	846,761 23	713,947 22	3,188 23	2,688 16
South Pacific Coast Railway Co.*.....				
California Southern Railway Co.....	612,592 93	546,633 88	2,908 66	2,595 48
Southern California Railway Co.....	236,821 36	217,764 46	497 32	457 30
Atlantic and Pacific Railroad Co.....	710,133 80	590,242 63	2,922 37	2,428 98
San Francisco and North Pacific Railroad Co.....	757,292 10	486,364 49	4,609 76	2,960 55
Carson and Colorado Railroad Co.†.....				
North Pacific Coast Railway Co.....	367,940 11	280,850 14	3,988 51	3,044 44
Pacific Coast Railway Co.....	185,376 91	99,057 77	2,435 96	1,301 63
Los Angeles and Pacific Railroad Co.....	\$	\$	\$	\$
Nevada and California Railroad Co.....	49,013 47	32,217 45	690 95	511 30
Eel River and Eureka Railroad Co.....	\$	\$	\$	\$
Nevada County Narrow Gauge.....	84,976 69	67,644 27	3,757 80	2,978 97
National City and Otay Railroad Co.....	48,389 19	63,846 20	1,693 00	2,239 00
Northern California Railroad Co.*.....				
Sonoma Valley Railroad Co.‡.....				
Colusa and Lake Railroad Co.....	26,146 73	15,071 17	1,188 48	685 05
Arcata and Mad River Railroad Co.....	101,425 18	81,465 17	845 20	678 87
Visalia Railroad Co.....	28,471 67	13,072 25	3,882 50	1,782 57
Yreka Railroad Co.....	11,372 84	10,630 11	1,439 59	1,432 74
Visalia and Tulare Railroad Co.....	18,431 33	\$	\$	1,602 72
Redondo Railway Co.§.....				
Totals.....	\$38,013,631 33	\$24,842,456 62	\$41,978 88	\$32,442 13

* Reported by Southern Pacific Company, lessee.

† Reported by lessee in Nevada.

‡ Reported by San Francisco and North Pacific Railroad.

§ Not reported.

¶ Not in operation.

TABLE No. 5.

SHOWING PERCENTAGE OF OPERATING EXPENSES TO EARNINGS.

COMPANIES.	Gross Earnings.	Operating Expenses.	Percentage of Operating Expenses to Earnings.
Southern Pacific Company.....	\$33,928,485 74	\$21,623,620 41	63.76
Central Pacific Railroad Company*			
Southern Pacific Railroad Co. of California*			
California Pacific Railroad Company*			
Northern Railway Company*			
California Central Railway Company.....	846,761 28	713,947 22	84.32
South Pacific Coast Railway Company*			
California Southern Railway Company.....	612,592 93	546,633 88	89.23
Southern California Railway Company.....	236,821 36	217,764 46	91.95
Atlantic and Pacific Railroad Company.....	710,133 80	540,242 63	83.12
San Francisco and North Pacific R. R. Co....	757,292 10	486,364 49	64.22
Carson and Colorado Railroad Company†			
North Pacific Coast Railroad Company.....	367,940 11	280,850 14	76.44
Pacific Coast Railroad Company.....	185,376 91	99,057 77	53.40
Los Angeles and Pacific Railroad Company..	\$	\$	\$
Nevada and California Railroad Company...	49,013 47	32,217 45	65.73
Eel River and Eureka Railroad Company.....	\$	\$	\$
Nevada County Narrow Gauge R. R. Co.....	84,978 69	67,644 27	79.60
National City and Otay Railway Company...	48,389 19	63,846 20	132.00
Northern California Railroad Company*			
Sonoma Valley Railroad Company]			
Colusa and Lake Railroad Company.....	26,146 73	15,071 17	\$
Arcata and Mad River Railroad Company...	101,425 18	81,465 17	\$
Visalia Railroad Company.....	28,471 67	15,072 25	2.18
Yreka Railroad Company.....	11,372 84	10,630 11	\$
Visalia and Tulare Railroad Company.....	18,431 33	\$	\$
Redondo Railway Company †			
Totals	\$38,023,633 83	\$21,804,427 62	885.92

* Reported by Southern Pacific Company, lessee.

† Reported by lessee in Nevada.

‡ Reported by San Francisco and North Pacific Company.

§ Not reported.

¶ Not in operation.

TABLE No. 6.

SHOWING NET INCOME TO COST.

COMPANIES.	Cost of Con- struction and Equipment.	Net Income.
Southern Pacific Company.....	\$340,627,779 59	†\$296,472 55
Central Pacific Railroad Company*.....		
Southern Pacific Railroad Company of California*.....		
California Pacific Railroad Company*.....		
Northern Railway Company*.....		
California Central Railway Company.....	12,914,000 00	†287,291 69
South Pacific Coast Railway Company*.....		
California Southern Railroad Company.....	11,657,014 08	†79,960 35
Southern California Railway Company.....	21,116,701 09	†44,799 11
Atlantic and Pacific Railroad Company.....	7,380,984 01	†
San Francisco and North Pacific Railroad Company.....	10,133,331 57	90,440 94
Carson and Colorado Railroad Company.....	3,240,000 00	§
North Pacific Coast Railway Company.....	3,144,805 95	29,512 98
Pacific Coast Railway Company.....	2,963,040 61	4,119 14
Los Angeles and Pacific Railway Company.....	†	†
Nevada and California Railroad Company.....	815,036 56	13,221 26
Eel River and Eureka Railroad Company.....	†	†
Nevada County Narrow Gauge.....	614,804 94	†6,573 09
National City and Otay Railway Company.....	438,851 25	†15,457 01
Northern California Railroad Company.....	1,670,000 00	*
Sonoma Valley Railroad Company.....	¶	¶
Colusa and Lake Railroad Company.....	178,884 52	5,910 92
Arcata and Mad River Railroad Company.....	157,887 94	9,960 01
Visalia Railroad Company.....	124,001 05	22,911 27
Yreka Railroad Company.....	104,178 94	742 37
Visalia and Tulare Railroad Company.....	114,817 56	2,748 89
Redondo Railway Company.....	182,940 53	||
Totals.....	\$417,579,061 19	\$179,568 38

* Reported by Southern Pacific Company.

† Deficit.

‡ Not reported.

§ Reported by lessee in Nevada.

¶ Reported by San Francisco and North Pacific Railroad Company.

|| Not in operation.

TABLE No. 7.

SHOWING NET INCOME TO GROSS INCOME.

COMPANIES.	Gross Income.	Net Income.
Southern Pacific Company	\$33,928,485 74	+\$296,472 55
Central Pacific Railroad Company*		
Northern Railway Company*		
Northern California Railroad Company*		
California Pacific Railroad Company*		
Southern Pacific Railroad of California*		
Atlantic and Pacific Railroad Company	710,133 80	†
California Central Railway Company	846,761 28	†287,291 69
California Southern Railroad Company	612,592 93	†79,960 35
Los Angeles and Pacific Railway Company†		
San Francisco and North Pacific Railroad Company	757,292 10	90,440 94
Southern California Railway Company	236,821 36	†45,799 11
Eel River and Eureka Railroad Company†		
South Pacific Coast Railroad Company*		
North Pacific Coast Railway Company*	367,940 11	29,512 98
Pacific Coast Railway Company	185,376 91	4,119 14
Sonoma Valley Railroad Company¶		
Carson and Colorado Railroad Company§		
Colusa and Lake Railroad Company	26,146 73	5,910 92
Arcata and Mad River Railroad Company	101,425 18	9,960 01
National City and Otay Railway Company	48,389 19	†15,457 01
Nevada County Narrow Gauge Railroad Company	84,978 69	†6,573 09
Nevada and California Railroad Company	49,013 47	13,221 86
Yreka Railroad Company	11,372 84	742 37
Visalia and Tulare Railroad Company	25,807 20	11,148 95
Visalia Railroad Company	28,471 67	22,917 27
Redondo Railway Company¶		
Totals	\$38,021,009 20	\$187,978 44

* Reported by Southern Pacific Company, lessee.

† Deficit.

‡ Not reported.

§ Reported by lessee in Nevada.

¶ Reported by San Francisco and North Pacific Railroad.

|| Not operated.

TABLE No. 8.

SHOWING INCREASE AND DECREASE OF EARNINGS.

COMPANIES.	1888. Earnings over Operation.	1889. Earnings over Operations.	Increase.	Decrease.
Southern Pacific Company -----	\$12,420,696 83	\$12,304,865 33	-----	\$215,831 56
Central Pacific R. R. Co.* -----	-----	-----	-----	-----
Southern Pacific R. R. Co. of Cal.* -----	-----	-----	-----	-----
California Pacific R. R. Co.* -----	-----	-----	-----	-----
Northern Pacific Railway Co.* -----	-----	-----	-----	-----
California Central R. R. Co. -----	161,909 19	132,814 06	-----	29,095 13
South Pacific Coast Ry. Co.* -----	-----	-----	-----	-----
California Southern R. R. Co. -----	205,065 73	65,959 05	-----	139,106 68
Southern California Ry. Co. -----	-----	19,056 90	-----	-----
Atlantic and Pacific R. R. Co.† -----	212,467 06	119,891 17	\$332,358 23	-----
S. F. and North Pacific R. R. Co. -----	250,755 11	270,927 67	20,172 56	-----
Carson and Colorado R. R. Co.† -----	-----	-----	-----	-----
North Pacific Coast R. R. Co. -----	73,233 95	87,089 97	13,856 02	-----
Pacific Coast Railway Co. -----	112,749 74	86,319 14	-----	26,430 60
Northern California R. R. Co. -----	24,648 66	*	-----	-----
Los Angeles and Pacific R. R. Co. -----	†2,018 62	†	-----	-----
Nevada and California R. R. Co. -----	12,385 38	16,796 02	4,410 64	-----
Eel River and Eureka R. R. Co. -----	87,455 78	†	-----	-----
Nevada County N. G. R. R. Co. -----	34,388 88	17,334 42	-----	17,054 46
National City and Otay Ry. Co. -----	†24,018 37	†15,457 01	8,561 36	-----
Sonoma Valley R. R. Co. -----	27,554 17	-----	-----	-----
Colusa and Lake R. R. Co. -----	9,707 68	11,075 56	1,367 88	-----
Arcata and Mad River R. R. Co. -----	13,877 13	9,960 01	-----	3,917 12
Visalia R. R. Co. -----	-----	13,911 27	-----	-----
Yreka R. R. Co. -----	-----	742 37	-----	-----
Visalia and Tulare R. R. Co. -----	3,588 05	2,748 89	839 16	-----
Redondo Railway Co.† -----	-----	-----	-----	-----
Totals -----	\$13,676,720 33	\$13,174,948 84	\$381,565 79	\$431,435 55

* Reported by Southern Pacific Company.

† Deficit.

‡ Reported by lessee in Nevada.

|| Not reported.

†† Not in operation.

TABLE No. 9.

SHOWING SUMMARY OF OPERATIONS OF THE SOUTHERN PACIFIC COMPANY—1888 COMPARED WITH 1889.

PACIFIC SYSTEM.	1888.	1889.	Increase or De- crease.
Mileage of road operated December 31 ----	4,244.81	4,310.11	Inc. 65.30.
Average road for the year -----	4,071.25	4,278.20	Inc. 206.95.
Miles of road in California December 31.	2,610.33	2,675.03	Inc. 94.70.
Miles run by passenger trains -----	7,289,590	7,053,414	Dec. 236,176.
Miles run by freight trains -----	9,371,349	7,962,168	Dec. 1,409,181.
Miles run by other trains -----	4,063,219	3,620,464	Dec. 472,755.
Miles run by all trains.	20,754,148	18,636,046	Dec. 2,118,102.
Passenger earnings per train mile -----	\$1 53	\$1 55	Inc. .02.
Freight earnings per train mile -----	2 27	2 48	Inc. .21.
Number of passengers carried -----	15,365,268	16,028,444	Inc. 663,176.
Mileage of passengers -----	504,477,788	507,561,052	Inc. 3,083,264.
Tons of freight carried -----	6,325,326	5,760,196	Dec. 565,130.
Number of tons carried one mile -----	1,292,296,710	1,117,180,685	Dec. 175,116,025.

TABLE No. 10.
TRAIN MILEAGE—STATEMENT SHOWING TOTAL NUMBER OF MILES RUN.

COMPANIES.	Passenger Trains.	Freight Trains.	Switching Trains.	Construction Trains.	Mixed Trains.
Southern Pacific Company	7,053,414	7,962,168	2,100,900	878,149	641,406
California Central Railway Company	344,690	130,736	68,400	3,200	71,313
California Southern Railroad Company	155,564	142,264	97,780	6,000	40,577
Atlantic and Pacific Railroad Company	201,075	346,461	92,065	59,189	
San Francisco and North Pacific Railroad Company	304,165	62,759	7,300	7,800	33,138
Carson and Colorado Railroad Company*					
North Pacific Coast Railroad	106,575	105,828		24,080	
Pacific Coast Railway Company					
Los Angeles and Pacific Railroad Company	58,805	46,805			4,465
Nevada and California Railroad Company	†	†	†	†	44,054
Eel River and Eureka Railroad Company†	†	†	3,056	9,607	
Nevada County Narrow Gauge Railroad					
National City and Otay Railway Company	4,377	17,011		1,250	30,693
Sonoma Valley Railroad Company (reported by S. F. and N. Pacific Railroad).	78,797.32	17,954.01			
Colusa and Lake Railroad Company†					
Arcata and Mad River Railroad Company†					
Visalia Railroad Company†					
Yreka Railroad Company					5,640
Visalia and Tulare Railroad Company					24,955
Redondo-Railway Company (not in operation)					
Totals	8,437,532.32	8,830,985.01	2,269,540	984,275	891,241

* Reported by lessee in Nevada.

† Not reported.

TABLE No. 11.
TRAFFIC STATEMENT—1880.

NAME OF COMPANY.	Total Number of Passengers Carried.	Average Rate of Fare per Mile, in Cents.	Total Tons of Freight Hauled.	Average Rate of Freight per Ton per Mile, in Cents.	Total Miles Run by Passenger Trains.	Total Miles Run by Freight Trains.
Southern Pacific Company	16,028,444	2.16	5,760,196	1.77	7,053,414	7,962,168
Central Pacific Railroad Company*						
Southern Pacific Railroad Company of California*						
California Pacific Railroad Company*						
Northern Pacific Railroad Company*						
California Central Railway Company	586,549	2.645	264,829	2.428	344,690	130,736
South Pacific Coast Railway Company*						
California Southern Railroad Company	147,234	3.174	234,972	2.344	155,564	142,264
Southern California Railway Company	91,798	2.678	52,342	2.498	77,337	39,185
Atlantic and Pacific Railroad Company	49,758	1.86	219,823	1.18	261,075	346,461
San Francisco and North Pacific Railroad Company	676,102	2.07	185,383	4.03	306,165	62,759
Carson and Colorado Railroad Company†						
North Pacific Coast Railroad Company	818,686	2.11+	80,210	4.00	166,575	105,828
Pacific Coast Railway Company	47,888	3.208	58,968 ¹⁶	6.039	58,865	45,805
Northern California Railroad Company*						
Los Angeles and Pacific Railroad Company†						
Nevada and California Railroad Company	5,058	4.578	11,561.75	6.851	\$ 44,064	
Del River and Eureka Railroad Company†						
Nevada County Narrow Gauge Railroad Company	30,643	7.00	21,864	11.00	4,377	17,011
National City and Olay Railway Company	185,715	+	+	+	78,797.32	17,954.01
Sonoma Valley Railroad Company†						
Colusa and Lake Railroad Company	15,875	+	11,466	+	+	+
Arcata and Mad River Railroad Company	38,117	+	+	+	+	+
Visalia Railroad Company	28,373	7.00	12,110	28.00	+	+
Yreka Railroad Company	13,465	7.00+	2,034	18.00+	\$ 5,640	
Visalia and Tulare Company	33,530	4.35	+	+	\$ 24,955	
Redondo Railway Company (not in operation)						
Totals	18,797,235	49.893	6,915,748	88.140	8,581,508	8,870,171

* Reported by Southern Pacific Co. † Reported by lessee in Nevada. ‡ Not reported. § Mixed trains. || Reported by S. F. and N. P. R. Co.
Average passenger rate in State, per mile, 3.838 cents. Average freight rate in State, per mile, 7.345 cents.

TABLE No. 12.

COMMODITY STATEMENT.

COMPANIES.	Grain, in Tons.	Per Cent.	Flour.	Per Cent.	Hay.	Per Cent.	Fruits and Veg- etables.	Per Cent.	Live Stock.	Per Cent.	Hides and Leather.	Per Cent.	Wool.	Per Cent.	Coal.	Per Cent.
Southern Pacific Co.	916,960	15.97	118,154	20.50	135,380	2.35	182,446	3.17	214,716	3.73	13,337	.23	25,515	.44	201,876	3.50
Central Pacific Railroad Co.*																
Southern Pacific R. R. Co. of Cal.*																
California Pacific Railway Co.*																
California Central Railroad Co.	17,390	6.57	4,133	1.56	2,488	.94	25,683	9.67	3,617	1.37	1,227	.46			38,631	14.59
South Pacific Coast Railway Co.*																
California Southern Railroad Co.	13,946	5.94	4,074	1.74	4,039	1.72	21,104	8.98	3,559	1.51	917	.41			41,795	17.77
Southern California Railway Co.	4,291	8.20	917	1.75	1,169	2.23	4,963	9.50	1,003	1.92	33	.06			12,164	23.24
Atlantic and Pacific Railroad Co.	6,043	2.75	2,806	1.28	1,814	.83	12,666	5.76	4,873	2.22	300	.14	1,658	.75	53,021	24.12
S. F. & N. P. R. Co.	3,150	1.63	1,845	.99	1,100	.60	5,294	2.85	3,315	1.77			886	.48	2,560	1.38
Carson and Colorado R. R. Co.†																
North Pacific Coast Railroad Co.	154	.19			901	1.12	1,927	2.42	2,111	2.63						
Pacific Coast Railroad Co.	17,953	30.44							2,971	5.04	91	.16	182	.31	523	.89
Northern California R. R. Co.*																
Los Angeles and Pacific R. R. Co.†																
Nevada and California R. R. Co.	264	2.28	181	1.57	85	.74	471	4.07	46	.40	36	.31	148	1.28	22	.19
Bel River and Eureka R. R. Co.†																
Nevada County Narrow Gauge†																
National City and Otay Ry. Co.†																
Sonoma Valley Railroad Co.†																
Colusa and Lake Railroad Co.																
Arenta and Mad River R. R. Co.	9,900		100				50		100		20		50			
Visalia Railroad Co.	15,431						592						79			
Yreka Railroad Co.	1,280		381		10		210		1,690				1,030		239	
Visalia and Tulare Railroad Co.†	2,245						1,198		128		119		118			
Northern Railway Co.*																
Totals	999,007		132,591		146,976		256,610		238,129		16,080		29,663		550,781	

* Reported by Southern Pacific Company.

† Reported by lessee in Nevada.

‡ Not reported.

|| Merchandise.

¶ Reported by San Francisco and North Pacific Railroad Company.

TABLE NO. 12—Continued.

COMPANIES.	Wood and Tan Bark.	Per Cent.	Lumber, Shin- gles, and Shakes.	Per Cent.	Wine.	Per Cent.	Petro- leum and Other Oils.	Per Cent.	Cement, Brick, Lime, and Stone.	Per Cent.	Merchan- dise.	Per Cent.	Com- pany's Freight.	Per Cent.	Total Freight Tonnage.
Southern Pacific Co.....	173,304	3.01	544,970	9.46	101,784	1.80	73,612	1.28	182,630 111,445	3.17 1.83	932,916	16.20	1,031,270	17.90	5,760,196
Central Pacific Railroad Co.*	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Southern Pacific R. R. Co. of Cal.*	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
California Pacific Railroad Co.*	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Northern Railway Co.*	---	---	32,945	12.82	4,233	1.61	9,328	3.52	42,525	16.07	42,331	15.98	28,371	10.67	264,829
California Central Railroad Co.	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
South Pacific Coast Railway Co.*	---	---	28,370	12.07	4,857	2.06	8,131	3.46	35,478	15.10	32,711	13.92	25,105	10.67	234,972
California Southern Railroad Co.	---	---	5,409	10.34	976	1.87	935	1.80	6,628	12.67	10,619	20.29	1,293	2.47	52,342
Southern California Railway Co.	---	---	12,720	5.79	6,225	2.83	13,680	6.22	9,490	4.32	62,698	28.52	7,128	3.24	219,823
Atlantic and Pacific Railroad Co.	---	---	9,223	4.98	10,586	6.71	---	---	2,820	1.52	54,590	29.44	36,065	19.46	185,383
S. F. & N. P. R. R. Co.	21,858	11.79	661	.37	---	---	---	---	---	---	---	---	---	---	---
Carson and Colorado R. R. Co.†	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
North Pacific Coast Railroad Co.	21,894	27.29	25,652	31.98	---	---	---	---	---	---	24,414	30.44	---	---	80,210
Pacific Coast Railway Co.	2,276	3.86	10,043	17.03	---	---	---	---	---	---	9,952	16.88	---	---	5,897
Northern California Railroad Co.*	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Los Angeles and Pacific R. R. Co.†	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Nevada and California R. R. Co.	4,112	34.70	3,767	32.58	124	1.07	3,767	32.59	81	.19	729	6.31	---	---	11,561
Eel River and Eureka R. R. Co.†	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Nevada County Narrow Gauge†	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
National City and Otay Ry. Co.†	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Sonoma Valley Railroad Co.‡	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Colusa and Lake Railroad Co.	---	---	650	---	50	---	---	---	---	---	---	---	---	---	11,455
Arcata and Mad River R. R. Co.†	---	---	---	---	---	---	---	---	---	---	---	---	---	---	5,431
Visalia Railroad Co.	---	---	941	---	314	---	---	---	---	---	---	---	---	---	12,110
Yreka Railroad Co.	---	---	2,517	---	---	---	795	---	---	---	---	---	---	---	20,340
Visalia and Tulare R. R. Co.†	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Totals.....	223,344	---	678,788	---	129,149	---	110,258	---	392,093	---	1,181,387	---	1,132,734	---	6,964,549

* Reported by Southern Pacific Company.

† Reported by lessee in Nevada.

‡ Not reported.

§ Reported by San Francisco and North Pacific Railroad Company.

MAP.

Accompanying this report will be found the third official map issued by the Board. This map represents the different railway systems of the State as they existed on November 15, 1890.

TRACK MILEAGE.

There is an increase, as reported, in track mileage, of 201.18 miles. This includes side tracks, yard tracks, and spurs.

EMPLOYÉS.

The total number of employés now engaged by the several railroad corporations in California and reported to this Commission in 1889, was 20,574, a decrease of 58.

The Southern Pacific Company reduced its force from 16,854 in 1888, to 14,131 in 1889, a decrease of 2,723. It will be observed that the large falling off from the Southern Pacific Company was nearly overcome by the other companies.

EQUIPMENT.

Table No. 14 shows the equipment of the various companies. In 1889 there were operated by the various companies, 836 locomotives, an increase over last year of 33. There were 1,093 passenger cars, an increase over last year of 64. In 1889 there were in operation 9,488 freight cars (box), an increase over last year of 1,088. There were also 8,642 platform and fruit cars, an increase over the previous year of 1,856.

STATIONS.

There were, in 1889, 1,379 stations, as reported to this Commission; an increase of 297.

WAGES.

In Table No. 15 will be found the wages received by the various classes of employés in the State.

FUEL.

There were consumed by all the railroads reporting to this Commission in 1889, 728,412 tons, which shows a decrease of 86,295 tons.

There was a decrease in the consumption of the Southern Pacific Company alone of 120,158; and, in connection with this decrease, we would state that two roads failed to report entirely, hence the additional decrease.

The average cost of coal per ton was \$7 90. The average cost per cord of wood, \$3 85.

TUNNELS.

For 1889 there were 81 tunnels, with an aggregate length of 62,875 feet, an increase of the number over 1888 of 5, and an increase in the aggregate length of 4,432 feet. The maximum length, 6,966.5 feet, and the minimum length, 85 feet.

BRIDGES.

The total number of iron bridges reported in 1889, was 38, an increase over the previous year of 2. The total number of wooden bridges reported is 1,400, an increase of 9. There are 9 combination bridges reported.

TRESTLES.

The total length of trestles reported is 382,024 feet, or 72.353 miles.

ACCIDENTS.

Attention is called to Table 17 for a detailed statement of accidents for 1887, 1888, and 1889. The total number killed in 1888 was 175; in 1889, 108, a decrease of 67. The total number injured in 1888 was 838; in 1889, 644, a decrease of 194.

TABLE No. 14.

STATEMENT OF EQUIPMENT AND NUMBER OF EMPLOYEES—1889.

COMPANIES.	Number of Employees.	Number of Locomotives Operated.	Number of Passenger Cars Operated.	Number of Freight Cars Operated (Box).	Number of Freight Cars Operated (Platform and Fruit).	Number of Work Cars, etc., Operated.	Number of Stations in California.
Southern Pacific Company.....	14,131	724	907	8,528	5,647	315	923
Central Pacific Railroad Company*.....							
Southern Pacific Railroad Co. of California*.....							
California Pacific Railroad Company*.....							
Northern Railway Company*.....	651	14	9	10	73	60	87
California Central Railroad Company*.....							
South Pacific Coast Railway Company*.....							
California Southern Railroad Company.....	556	7	10	31	47	34	47
Southern California Railway Company.....	1,046	21	19	41	120	94	129
Atlantic and Pacific Railroad Company.....	713	†	20	508	1,910	26	26
San Francisco and North Pacific Railroad Co.	362	20	56	107	519	81	51
Carson and Colorado Railroad Company†.....							5
North Pacific Coast Railroad Company.....	2,712	10	30	43	251	2	48
Pacific Coast Railroad Company.....	76	5	9	158	9	15	21
Northern California Railroad Company*.....							
Los Angeles and Pacific Railroad Company†.....							
Nevada and California Railroad Company.....	35	4	4	21	9	15	2
El River and Eureka Railroad Company.....	65	3	4	10	28	1	9
Nevada County Narrow Gauge Railroad Co.	47	3	4	20	25	None.	9
National City and Otay Railway Company.....	47	7	10	4	26	None.	18
Sonoma Valley Railroad Company.....							
Colusa and Lake Railroad Company.....							
Arcata and Mad River Railroad Company.....	22	2	4	4	10	None.	†
Yreka Railroad Company.....	38	4	2	2	165	14	1
Visalia Railroad Company.....	12	3	2	None.	None.	None.	1
Visalia and Tulare Railroad Company.....	7	1	1	1	2	None.	†
Redondo Railway Company.....	8	2	3		1	1	2
Redondo Railway Company.....	46	6					
Totals, 1889.....	20,574	836	1,093	9,488	8,642	658	1,379
Totals, 1888.....	20,632	803	1,029	8,400	6,786	812	1,082
Increase.....	||58	33	64	1,088	1,856	||154	297

* Reported by Southern Pacific Company. † Reported by lessee in Nevada. ‡ Not reported. § Operated by the S. F. and N. P. R. R. Co. || Decrease.

TABLE No. 15.
STATEMENT OF WAGES RECEIVED BY RAILROAD EMPLOYÉS.

COMPANIES.	General Office Clerks.	Station Agents.	Engi- neers.	Firemen.	Con- ductors.	Brake- men.	Machin- ists.	Car- penters.	Section Men.	Telegraph Operators.	Laborers.
Southern Pacific Company.....	\$2 86	\$1 48	\$3 73	\$2 09	\$3 16	\$2 24	\$3 57	\$3 20	\$1 51	\$1 93	\$2 53
Central Pacific Railroad Company*.....											
Southern Pacific Rail'd Co. of Cal.*.....											
California Pacific Railroad Co.*.....											
Northern Pacific Railroad Co.*.....											
California Central Railroad Co.	2 85	2 25	4 44	2 55	3 17	2 50	2 66	2 51	1 73	2 80	2 14
South Pacific Coast Railroad Co.*.....											
California Southern Railroad Co.	2 85	2 17	4 32	2 48	3 04	2 48	2 60	2 77	1 42	2 77	2 13
Southern California Railway Co.	2 85	2 36	4 15	2 37	3 17	2 54	2 62	2 80	1 64	2 68	2 08
Atlantic and Pacific Railroad Co.	2 95	2 75	4 67	2 50	3 54	2 36	3 00	2 56	1 05	2 36	2 47
S. F. and North Pacific R. R. Co.	2 50	2 15	3 06	1 79	2 89	1 87	2 78	2 57	1 95	2 71	2 06
Carson and Colorado Railroad Co. †.....											
North Pacific Coast Railroad Co.	2 54	1 92	3 87	2 25	2 88	1 72	3 31	3 47	1 33	3 22	2 31
Pacific Coast Railway Company.....	1 40	2 06	3 75	2 00	2 40	1 80	3 28	3 75	1 60		1 00
Northern California Railroad Co.*.....											
Los Angeles and Pac. Railroad Co. §.....											
Nevada and California Railroad Co.	2 18	1 72	3 43	2 15	3 24			3 21	4 88		2 32
Eel River and Eureka Railroad Co.	2 50	2 16½	2 50	1 16	2 50	1 16		3 50	2 50		2 01
Nevada Co. Narrow Gauge R. R. Co.		3 16	3 87	2 60	3 58	2 20	3 75	3 90	1 46		2 50
National City and Otay Railway Co.	3 86	5 15	3 50	2 28	2 83	2 15	2 63	3 00	1 85		1 65
Sonoma Valley Railroad Company†.....											
Sonoma and Lake Railroad Company.....	50	1 16	2 75	2 00	2 00	2 00	2 00		1 25		2 50
Arcata and Mad River Railroad Co.	2 16	5 00	2 66	2 00	2 66	2 00		3 35	2 30		2 00
Visalia Railroad Company.....		3 29	3 61		1 97	1 97			2 50		2 00
Yreka Railroad Company.....	1 65	2 80	3 00	1 65					2 00		
Visalia and Tulare Railroad Co.	3 33½		3 33½	2 00	2 50				2 50		2 00

* Reported by Southern Pacific Company.

† Reported by lessee in Nevada.

‡ Operated by San Francisco and North Pacific.

§ Not reported.

TABLE No. 16.

SHOWING CONSUMPTION OF FUEL AND COST IN 1889.

COMPANIES.	Coal—Tons.	Cost per Ton.	Wood—Cords.	Cost per Cord.	Total Fuel Consumed, in Tons.	Total Cost of Fuel.	Average Pounds Consumed per Mile.
Southern Pacific Company	520,454	\$6 91	110,948	\$4 40	575,928	\$4,070,380 77	61.81
Central Pacific Railroad Company*							
Southern Pacific Railroad Company of California*							
California Pacific Railroad Company*							
Northern Railway Company*							
California Central Railroad Company	17,390 ⁴² / ₁₀₀	11 41	287 ⁴ / ₁₀	4 27	18,825 ³ / ₁₀	160,314 64	48.61
South Pacific Coast Railway Company*							
California Southern Railroad Company	14,687	10 49 ⁴⁵ / ₁₀₀	332 ⁴ / ₁₀	3 73	14,869 ⁴ / ₁₀	154,255 42	58.67
Southern California Railway Company	5,380	8 25 ⁷⁵ / ₁₀₀	115 ¹² / ₁₀	4 06	5,487 ¹⁵ / ₁₀₀	40,665 80	48.60
Atlantic and Pacific Railroad Company	35,353 ⁺	1 74	31	67	35,368 ⁺	60,435 14	91.79
San Francisco and North Pacific Railroad Co.	4,587	8 00	5,240	4 00	7,207	57,032 21	34.00
Carson and Colorado Railroad Company†							
North Pacific Coast Railroad Company	1,313 ⁴ / ₁₀	8 58	5,722 ⁴ / ₁₀	3 23	4,174 ⁴ / ₁₀	27,726 72	
Pacific Coast Railway Company			1,894 ³ / ₁₀	5 75	2,728 ³ / ₁₀	13,182 68	
Northern California Railroad Company*							
Los Angeles and Pacific Railroad Company§			1,135 ⁴ / ₁₀	3 68 ⁺	1,305 ⁸ / ₁₀₀	3,012 08	46.047
Nevada and California Railroad Company							
Eel River and Eureka Railroad Company§							
Nevada County Narrow Gauge Railroad Co.			1,678	3 50	1,678	6,385 00	
National City and Otay Railway Company						13,058 02	
Sonoma Valley Railroad Company †						3,474 74	
Columbia and Lake Railroad Company§							
Arcauta and Mad River Railroad Company			729 ⁴ / ₁₀			2,290 50	
Visalia Railroad Company			538				
Yreka Railroad Company			254 ⁴ / ₁₀	4 70			
Visalia and Tulare Railroad Company			365	4 00	182	1,460 00	
Redondo Railway Company||							
Totals	549,104	\$55 38	129,248	\$46 19	687,392	\$4,652,713 72	381.52
Average cost		\$7 90		\$3 85			

* Reported by Southern Pacific Co. † Reported by lessee in Nevada.

‡ Reported by San Francisco and N. P. R. R. Co.

§ Not reported. || Not in operation.

TABLE No. 17.

CASUALTIES AND CAUSES OF SAME.

CAUSES.	Killed— 1887.	Injured— 1887.	Killed— 1888.	Injured— 1888.	Killed— 1889.	Injured— 1889.	Total for 1889.
Collisions	11	66	13	108	2	34	36
Derailments	2	163	6	30	4	35	39
Coupling cars	-----	23	7	189	3	111	114
Grade crossings	3	8	8	16	6	17	23
Other causes	107	315	141	496	93	447	540
Totals	123	569	175	838	108	644	752

TABLE No. 18.

Comparative statement showing local passenger rates in effect on lines of Southern Pacific Company, with similar rates east and west of Chicago, Illinois, as follows:

Rates from San Francisco to Certain Principal Points, and the Average Rate per Mile.

To Santa Rosa	\$2 25.	75 miles	3.00 cents per mile.
To Lathrop, via Livermore	2 50.	83 miles	3.01 cents per mile.
To Lathrop, via Antioch	2 50.	94 miles	2.66 cents per mile.
To Stockton, via Livermore	2 50.	92 miles	2.72 cents per mile.
To Stockton, via Antioch	2 50.	103 miles	2.43 cents per mile.
To Sacramento, via Benicia	3 30.	90 miles	3.67 cents per mile.
To Sacramento, via Antioch	3 30.	151 miles	2.18 cents per mile.
To Auburn, via Antioch	4 10.	187 miles	2.19 cents per mile.
To Auburn, via Benicia	4 10.	126 miles	3.25 cents per mile.
To Marysville, via Benicia	4 60.	142 miles	3.24 cents per mile.
To Marysville, via Antioch	4 60.	204 miles	2.24 cents per mile.
To Tehama, via Davis	6 10.	187 miles	3.26 cents per mile.
To Tehama, via Marysville	6 10.	274 miles	2.23 cents per mile.
To Redding, via Davis	7 50.	234 miles	3.21 cents per mile.
To Redding, via Marysville	7 50.	321 miles	2.34 cents per mile.
To Colfax, via Benicia	5 05.	144 miles	3.51 cents per mile.
To Colfax, via Antioch	5 05.	205 miles	2.46 cents per mile.
To Truckee, via Benicia	8 30.	209 miles	3.97 cents per mile.
To Truckee, via Antioch	8 30.	271 miles	3.06 cents per mile.
To Merced	4 25.	152 miles	2.80 cents per mile.
To Fresno	5 90.	207 miles	2.85 cents per mile.
To Sumner	9 10.	314 miles	2.90 cents per mile.
To Los Angeles	15 00.	482 miles	3.11 cents per mile.
To Santa Barbara	15 00.	532 miles	2.82 cents per mile.
To Sacramento, via Benicia	2 50.	First class (limited)	2.78 cents per mile.
To Santa Rosa	1 75.	First class (limited)	2.33 cents per mile.
To Auburn	3 60.	First class (limited)	2.85 cents per mile.
To Tehama	5 65.	First class (limited)	2.06 cents per mile.
To Lathrop, via Antioch	1 50.	Second class	1.60 cents per mile.
To Stockton	1 50.	Second class	1.46 cents per mile.
To Sacramento, via Benicia	1 50.	Second class	1.67 cents per mile.
To Los Angeles	12 00.	Emigrant	2.49 cents per mile.
To Santa Barbara	12 00.	Emigrant	2.25 cents per mile.

From Los Angeles.

To Tustin	\$1 05.	40 miles	2.62 cents per mile.
To Whittier	40.	21 miles	1.90 cents per mile.
To Santa Monica	50.	18 miles	2.72 cents per mile.
To Long Beach	50.	24 miles	2.08 cents per mile.

From Chicago.

Niles, Michigan.....	\$2 80	94 miles.....	2.98 cents per mile.
Jackson, Michigan.....	5 90	210 miles.....	2.81 cents per mile.
Detroit, Michigan.....	8 00	286 miles.....	2.80 cents per mile.
Toledo, Ohio.....	7 00	244 miles.....	2.87 cents per mile.
Cleveland, Ohio.....	10 00	356 miles.....	2.84 cents per mile.
Buffalo, New York.....	14 00	540 miles.....	2.59 cents per mile.
Plymouth, Indiana.....	2 55	84 miles.....	3.04 cents per mile.
Fort Wayne, Indiana.....	4 45	148 miles.....	3.01 cents per mile.
Crestline, Ohio.....	8 40	279 miles.....	3.01 cents per mile.
Pittsburg, Pennsylvania.....	14 00	468 miles.....	2.99 cents per mile.
Dixon, Illinois.....	2 95	98 miles.....	3.01 cents per mile.
Cedar, Rapids, Iowa.....	6 75	219 miles.....	3.08 cents per mile.
Council Bluffs, Iowa.....	12 50	489 miles.....	2.56 cents per mile.
La Salle, Illinois.....	2 90	99 miles.....	2.93 cents per mile.
Des Moines, Iowa.....	10 15	358 miles.....	2.83 cents per mile.
Milwaukee, Wisconsin.....	2 55	86 miles.....	3.00 cents per mile.
Galesburg, Illinois.....	4 90	163 miles.....	3.00 cents per mile.
Quincy, Illinois.....	6 75	263 miles.....	2.57 cents per mile.
Bloomington, Illinois.....	3 75	126 miles.....	3.00 cents per mile.
Jacksonville, Illinois.....	5 35	215 miles.....	2.49 cents per mile.
Wheeling, West Virginia.....	13 60	460 miles.....	2.96 cents per mile.
Logansport, Indiana.....	3 50	117 miles.....	3.00 cents per mile.
Indianapolis, Indiana.....	5 50	194 miles.....	2.84 cents per mile.
Cincinnati, Ohio.....	8 80	294 miles.....	3.00 cents per mile.
Dubuque, Iowa.....	5 40	167 miles.....	3.23 cents per mile.
Rock Island, Illinois.....	5 15	181 miles.....	2.85 cents per mile.
Grinnell, Iowa.....	8 60	303 miles.....	2.84 cents per mile.
Lima, Ohio.....	6 25	261 miles.....	2.39 cents per mile.
Rochelle, Illinois.....	2 25	75 miles.....	3.00 cents per mile.
Tama, Iowa.....	8 10	270 miles.....	3.00 cents per mile.

TABLE No. 19.

SUMMARY OF RAILWAY MILEAGE IN THE UNITED STATES BY STATES AND TERRITORIES.

STATE OR TERRITORY.	MILEAGE ON JUNE 30, 1889.			Proportion to Total Mileage—Per Cent.	Number of Square Miles per Mile of Railway.	Increase in Mileage over June 30, 1888.
	Official.	Unofficial.	Total.			
Alabama	3,011.57	23.00	3,034.57	1.92	17.22	202.06
Arkansas	1,971.61	184.50	2,156.11	1.36	24.98	126.51
California	4,062.09	188.18	4,250.27	2.69	37.26	536.87
Colorado	4,104.02	23.40	4,127.42	2.62	25.17	451.45
Connecticut	993.13	13.00	1,006.13	.63	4.96	7.25
Delaware	305.69	-----	305.69	.19	6.71	*7.25
Florida	1,526.43	756.39	2,282.82	1.45	25.71	136.19
Georgia	3,702.43	392.00	4,094.43	2.59	14.52	498.45
Illinois	9,360.43	469.05	9,829.48	6.23	5.76	121.92
Indiana	5,778.69	267.18	6,045.87	3.83	6.01	322.48
Iowa	8,317.82	2.57	8,320.39	5.27	6.73	90.04
Kansas	8,770.01	-----	8,770.01	5.56	9.36	332.81
Kentucky	2,446.35	75.71	2,522.06	1.60	16.02	228.52
Louisiana	1,390.25	145.00	1,535.23	.97	31.73	34.12
Maine	1,280.20	34.14	1,314.34	.83	25.14	108.71
Maryland	1,063.99	158.83	1,222.82	.77	9.97	96.85
Massachusetts	2,065.16	7.60	2,072.76	1.31	4.01	*9.32
Michigan	6,408.79	374.80	6,783.59	4.30	8.69	438.06
Minnesota	5,318.46	22.00	5,340.46	3.30	15.60	308.56
Mississippi	2,266.90	-----	2,266.90	1.44	20.65	148.99
Missouri	5,787.66	136.39	5,924.05	3.75	11.71	213.47
Nebraska	5,012.00	-----	5,012.00	3.17	15.33	111.80
Nevada	920.87	7.00	927.87	.58	119.30	13.50
New Hampshire	872.71	229.35	1,102.06	.70	8.44	32.09
New Jersey	1,957.93	24.73	1,982.66	1.26	3.94	68.54
New York	7,448.59	231.52	7,680.11	4.86	6.34	191.96
North Carolina	2,577.97	76.57	2,654.54	1.68	19.68	221.65
Ohio	7,504.61	292.54	7,797.15	4.94	5.27	273.69
Oregon	1,051.81	451.80	1,503.61	.95	63.86	191.90
Pennsylvania	7,692.12	522.23	8,214.35	5.20	5.55	222.39
Rhode Island	174.08	40.55	214.63	.13	5.82	.45
South Carolina	2,058.66	59.75	2,118.41	1.34	14.43	237.96
Tennessee	2,474.11	102.07	2,576.18	1.63	15.71	98.94
Texas	6,849.31	1,498.53	8,347.84	5.49	31.83	446.21
Vermont	945.29	67.25	1,012.54	.64	9.44	66.41
Virginia	2,654.49	166.62	2,821.11	1.78	15.15	44.59
West Virginia	1,111.08	119.95	1,231.03	.78	20.13	14.94
Wisconsin	5,384.63	-----	5,384.63	3.41	10.40	327.22
Alaska	-----	-----	-----	-----	-----	-----
Arizona	1,013.71	83.12	1,096.83	.69	103.00	35.09
Dakota	4,472.85	-----	4,472.85	2.83	33.33	180.24
District of Columbia	30.57	-----	30.57	.02	2.47	-----
Idaho	824.70	20.00	844.70	.53	100.04	38.20
Indian Territory	999.55	-----	999.55	.63	64.70	120.26
Montana	1,821.05	-----	1,821.05	1.15	80.21	108.88
New Mexico	1,324.51	-----	1,324.51	.86	92.52	11.26
Utah	797.22	326.85	1,124.07	.71	75.90	2.14
Washington	1,140.82	216.00	1,356.82	.86	50.99	371.12
Wyoming	901.74	-----	901.74	.57	108.50	38.34
Totals	149,948.66	7,810.17	157,758.83	100.00	†19.14	7,857.11

* Decrease in mileage.

† Exclusive of Alaska.

The railway mileage of the United States on June 30, 1889, was 157,758.83 miles.

The track mileage of the United States, which includes second, third, and fourth tracks, sidings, and spurs, is 191,001.40 miles.

The number of bridges is found to be 40,600, of which 17,042 are constructed of wood, 8,185 of stone, 11,838 of iron, and 3,535 being a combination of wood and iron.

There are 1,371 railroads in the United States that use the standard gauge, 4 feet 8½ inches, representing 93.3 per cent of the total mileage.

The 3-foot narrow gauge track in 1889 was used by 234 companies, representing 6 per cent of the total mileage of the country.

It thus appears that 99 per cent of the railway mileage in the United States is adjusted to what, for all practical purposes, may be regarded as two gauges of roadway.

The railway property of the United States was represented on June 30, 1889, by 1,705 organizations, which for one purpose or another are obliged to maintain a corporate existence.

TABLE No. 20.

COMPARATIVE STATEMENT OF GAUGE OF TRACK ON RAILWAYS IN THE UNITED STATES FOR 1880 AND 1889.

GAUGE.	1880.			1889.		
	Number of Companies.	Miles of Track Represented.	Proportion to Total Trackage. Per cent.	Number of Companies.	Miles of Line Represented.	Proportion to Total Mileage. Per cent.
2 feet	1	18.00	-----	4	59.16	-----
2 feet 6 inches		-----	-----	1	5.00	-----
2 feet 7 inches		-----	-----	2	16.00	-----
2 feet 9 inches	1	1.00	-----		-----	-----
2 feet 10 inches		-----	-----	1	1.52	-----
3 feet	144	5,190.50	4.8	234	9,484.72	6.00
3 feet 1 inch		-----	-----	1	91.52	-----
3 feet 1 1/2 inch	1	43.50	-----		-----	-----
3 feet 1 inch		-----	-----	1	16.00	-----
3 feet 1 inch		-----	-----	1	3.75	-----
3 feet 2 inches	1	25.00	-----		-----	-----
3 feet 4 inches	1	8.00	-----	4	39.50	-----
3 feet 6 inches	13	306.94	-----	15	324.93	-----
3 feet 6 1/2 inches		-----	-----	1	8.00	-----
3 feet 9 inches		-----	-----	1	12.00	-----
3 feet 10 inches		-----	-----	1	10.00	-----
3 feet 11 1/2 inches		-----	-----	1	6.50	-----
4 feet		-----	-----	2	33.24	-----
4 feet 1 inch	1	4.67	-----	1	7.50	-----
4 feet 3 inches	1	8.58	-----	1	56.23	-----
4 feet 7 1/2 inches		-----	-----	1	1.14	-----
4 feet 8 inches	1	5.89	-----	9	935.33	-----
4 feet 8 1/2 inches		-----	-----	2	68.98	-----
4 feet 8 1/2 inches	729	71,403.44	66.3	1,030	114,148.25	72.40
4 feet 8 1/2 inches	4	630.91	-----		-----	-----
4 feet 8 1/2 inches, and 3 feet		-----	-----	1	121.11	-----
4 feet 8 1/2 inches		-----	-----	33	3,066.52	1.95
4 feet 8 1/2 inches	9	1,925.00	-----	307	28,939.29	18.40
4 feet 9 inches	132	12,334.55	11.4		-----	-----
4 feet 9 1/2 inches	3	260.19	-----		-----	-----
4 feet 9 1/2 inches		-----	-----	4	49.60	-----
4 feet 9 1/2 inches, and 4 feet 9 inches	1	109.59	-----		-----	-----
4 feet 9 1/2 inches	3	175.07	-----		-----	-----
4 feet 9 1/2 inches, and 3 feet	1	13.50	-----		-----	-----
4 feet 10 inches	2	52.78	-----		-----	-----
4 feet 10 1/2 inches	2	20.50	-----	1	10.10	-----
5 feet	91	12,281.93	11.4	2	22.00	-----
5 feet 1/2 inch	1	20.00	-----		-----	-----
5 feet 3 inches		-----	-----	1	3.33	-----
5 feet 6 inches	2	127.75	-----		-----	-----
5 feet 8 inches		-----	-----	1	5.00	-----
5 feet 9 inches		-----	-----	1	10.00	-----
6 feet	16	259.15	-----		-----	-----
6 feet, and 4 feet 8 1/2 inches	2	2,808.42	2.6		-----	-----
6 feet, and 4 feet 9 inches	11	35.05	-----		-----	-----
8 feet 4 inches		-----	-----	1	1.75	-----
Not given		-----	-----	9	200.86	-----
Totals	1,174	*108,069.91	-----	1,675	157,758.83	-----

* Miles of line, 87,801.42.

This table shows a marked tendency towards uniformity in gauge of track in the United States. The five-foot gauge, which in 1880 was used by ninety-one roads, and represented 11.4 per cent of total mileage, has nearly disappeared. The gauges, 4 feet 8½ inches to 4 feet 9 inches, inclusive, which in 1880 were adopted by eight hundred and seventy-four roads, representing 79.8 per cent of total mileage, are now used by one thousand three hundred and seventy-one roads, representing 93.3 per cent of total mileage. The three-foot narrow gauge track in 1880 was used by one hundred and forty-four companies; in 1889, this gauge was used by two hundred and thirty-four companies, representing 6 per cent of the total mileage of the country. It thus appears that at the present time over 99 per cent of railway mileage in the United States is adjusted to what, for all practical purposes, may be regarded as two gauges of roadway. This fact is significant for two reasons. It shows, in the first place, that the railways of the United States are being welded, by the need of interchange of traffic, into a system, so far at least as conditions of operation are concerned. And, in the second place, it indicates a movement towards uniformity in physical conditions, which, working its way into uniformity of structure of cars, will do something to remove obstacles that thus far have defeated all attempts to bring certain safety appliances into general use.

EQUIPMENT.

In the table which follows will be found the number of locomotives, classified as passenger, freight, and switching locomotives; and the number of cars, classified as cars in passenger service, cars in freight service, cars in company's service, and cars assigned to fast freight lines for purpose of operation. The number of cars leased from equipment companies is also stated. And, as a matter of interest from many points of view, the same table shows what portion of equipment of the several classes named is fitted with automatic couplers, and with automatic train brake:

TABLE No. 21.

SUMMARY OF EQUIPMENT.

CLASS OF EQUIPMENT.	Number.	Number Fitted with Automatic Coupler.	Number Fitted with Automatic Train Brake.
Locomotives:			
Passenger	8,079	178	7,706
Freight	15,140	44	8,743
Switching	4,016		1,366
Unclassified	1,801		180
Totals	29,036	222	17,995
Cars:			
Passenger service	25,665	23,348	23,540
Freight service	854,031	46,644	66,513
Company's service	31,657	440	1,965
Fast freight line service	49,766	1,867	1,457
Totals	961,119	72,299	93,475
Less cars leased (classified with last total)	26,873		16,043
Total owned	934,246	72,299	77,432
Cars leased	134,309	7,989	32,732
Total equipment	1,097,591	80,510	128,159

TABLE No. 22.

ASSIGNMENT OF EQUIPMENT TO LENGTH OF LINE AND AMOUNT OF TRAFFIC.

Engines per 100 miles of line	19
Freight engines per 100 miles of line	10
Passenger engines per 100 miles of line	5
Cars in freight service per 100 miles of line	557
Cars in passenger service per 100 miles of line	17
Tons carried per freight engine	35,643
Ton miles per freight engine	4,538,786
Passengers carried per passenger engine	58,444
Passenger miles per passenger engine	1,430,105
Freight cars per 1,000,000 tons of freight carried	1,583
Passenger cars per 1,000,000 passengers carried	54

MEN EMPLOYED ON RAILWAYS.

The property above described gives employment to 704,743 workers, most of whom are men. It is a safe estimate to say that, independently of stockholders, the railway industry of the United States provides a living for three million persons, or about one in twenty-two of the total population of the country.

These employes are distributed among the various sub-employments of the railway industry as follows:

TABLE No. 23.
SHOWING DISTRIBUTION OF EMPLOYÉS.

CLASS OF EMPLOYÉS.	Number Employed.	Employés per 100 Miles of Line.
General officers	4,739	3
General office clerks	20,817	13
Station agents	24,171	16
Other station men	58,037	38
Enginemen	30,217	20
Firemen	31,993	21
Conductors	20,953	14
Other trainmen	55,160	36
Machinists	25,214	16
Carpenters	33,244	22
Other shop men	75,959	49
Section foremen	25,539	17
Other trackmen	145,401	95
Switchmen, flagmen, and watchmen	33,044	21
Telegraph operators and dispatchers	16,937	11
Employés—floating equipment	6,998	4
All other employés	80,080	52
Not distributed	16,240	11
Totals	704,743	459

From the facts given above it is possible to appreciate the degree of efficiency attained on American railways through the organization and direction of their working force. As compared with foreign railway administration, the number of employés per 100 miles of line is remarkably small. England, for example, which has 19,820 miles of railway, gave employment in the year 1888 to 346,426 men, or 1,748 men per 100 miles of line. It may be instructive to give at this point the numbers of employés by classes on English railways. The following summary is taken from the general report to the Board of Trade, published in 1889:

TABLE NO. 24.

DISTRIBUTION OF EMPLOYÉS ON ENGLISH RAILWAYS.

CLASS OF SERVANTS.	Number of Servants.	Servants per 100 Miles of Line.
Station masters	6,165	31
Brakemen and goods-guards	7,407	37
Permanent way men	37,840	191
Gatekeepers	1,605	9
Engine drivers	12,874	65
Porters	41,809	211
Shunters	6,261	32
Firemen	12,795	64
Inspectors	3,518	18
Guards, passenger	5,902	30
Pointsmen and signalmen	19,012	96
Laborers	70,405	355
Ticket collectors, etc.	2,060	10
Mechanics	55,940	282
Other classes	62,833	317
Totals	346,426	1,748

The fact that American railways are managed with a smaller number of employés per 100 miles of line is partly explained by the sparseness of population through which many railway lines in this country run, and also by the fact that the length of haul for freight and passengers is greater in this country than in any other country. It might, however, be well to hold in mind the comparison brought to notice by the above tables when considering the statistics of accidents for railways in the United States.

The marked efficiency attained by the labor engaged in operating the American railway systems is more clearly appreciated by making an exhibit, as is done in the table below, of the amount of freight and passenger traffic per engineman, per fireman, per conductor, and the like, through the list of employés directly connected with conducting transportation.

TABLE SHOWING EFFICIENCY OF RAILWAY EMPLOYÉS.

Class of Employés in which the Service of One Man Is Necessary to Effect the Quantity of Traffic Stated.	Tons of Freight Carried.	Tons of Freight Carried One Mile.	Passengers Carried.	Passengers Carried One Mile.
Enginemen	17,859	2,274,455	15,626	382,362
Firemen	16,867	2,148,196	14,758	361,136
Conductors	25,755	3,280,591	22,535	551,416
Other trainmen	9,783	1,245,961	8,560	209,460
Switchmen, flagmen, and watchmen	16,331	2,079,869	14,289	349,647
Telegraph operators and dispatchers	31,862	4,057,816	27,878	682,164

TABLE No. 25.

CLASSIFICATION OF RAILWAYS ON THE BASIS OF OPERATED MILEAGE.

CLASSIFICATION OF ROAD.	Operating Cor- porations.	Aggregate Mileage in Classes.	Proportion to Total Mileage. Per Cent.
Over 1,000 mileage	33	76,963.02	49.09
Mileage from 600 to 1,000	26	19,573.57	12.48
Mileage from 400 to 600	31	15,767.58	10.05
Mileage from 250 to 400	52	16,330.86	10.42
Less than 250 mileage	467	28,170.15	17.96
Totals	609	156,805.18	100.00

The following is a list of the companies whose operated mileage exceeds one thousand miles:

Atchison, Topeka, and Santa Fe R. R. (proper).	Lake Shore and Michigan Southern Ry.
Gulf, Colorado, and Santa Fe Ry.	Louisville and Nashville R. R.
Baltimore and Ohio R. R.	Michigan Central R. R.
Boston and Maine R. R.	Missouri Pacific Ry.
Burlington, Cedar Rapids, and Northern R. R.	St. Louis, Iron Mountain, and Southern R. R.
Canadian Pacific Ry.	Missouri, Kansas, and Texas Ry.
Chicago, Burlington, and Quincy R. R.	New York Central and Hudson River R. R.
Chicago, Milwaukee, and St. Paul Ry.	New York, Lake Erie, and Western R. R.
Chicago and Northwestern Ry.	Northern Pacific R. R.
Fremont, Elkhorn, and Missouri Valley R. R.	Pennsylvania Company.
Chicago, Rock Island, and Pacific Ry.	Pennsylvania R. R.
Chicago, St. Paul, Minneapolis, and Omaha Ry.	Richmond and Danville R. R.
Denver and Rio Grande R. R.	St. Louis and San Francisco Ry.
East Tennessee, Virginia, and Georgia Ry.	St. Paul, Minneapolis, and Manitoba Ry.
Illinois Central R. R.	Southern Pacific Company.
	Texas and Pacific Ry.
	Union Pacific Ry.
	Wabash Western Ry.

From this list it is to be observed that twenty-one of the thirty-three roads named lie in the territory west of the meridian of Chicago. There is perhaps no single fact which suggests to an observing mind the function of railways in the development of the country, more clearly than the one thus disclosed. The companies whose names appear in the above list have persistently pushed their lines westward, reclaiming territory that otherwise would have been inaccessible for years to come, and preparing it for settlement.

TABLE No. 26.

TABLE SHOWING REVENUE AND DENSITY OF TRAFFIC FOR ALL ROADS WHOSE GROSS REVENUE EXCEEDS \$5,000,000.

ROADS ARRANGED IN ORDER OF AMOUNT OF GROSS REVENUE RECEIVED.		Mileage.	Gross Revenue.	Gross Revenue per Mile of Line.	Net Revenue per Mile of Line.	Passenger Mileage per Mile of Line.	Freight Mileage per Mile of Line.
1167	Pennsylvania Railroad.....	2,432.95	\$57,719,086	\$23,724	\$7,562	288,963	2,397,851
1497	Southern Pacific Company.....	5,998.32	43,282,582	7,217	2,350	97,164	290,577
963	New York Central and Hudson River Railroad.....	1,420.64	34,960,901	24,609	8,736	399,974	1,967,675
980	New York, Lake Erie, and Western Railroad.....	1,632.06	26,316,894	16,125	5,692	188,201	1,904,892
333	Chicago, Milwaukee, and St. Paul Railroad.....	5,678.15	25,571,146	4,503	1,725	45,449	285,467
330	Chicago, Burlington, and Quincy Railroad.....	4,859.02	25,534,247	5,255	1,699	57,044	355,489
324	Chicago and Northwestern Railway.....	4,254.92	25,400,445	5,988	2,400	64,876	417,905
334	Baltimore and Ohio Railroad.....	1,753.99	20,345,224	11,599	4,741	147,749	1,281,439
80	Baltimore and Ohio Railroad.....	778.98	19,403,864	24,909	9,808	240,591	1,959,461
475	Delaware, Lackawana, and Western Railroad.....	3,468.61	19,213,264	5,539	2,195	64,531	252,199
1965	Northern Pacific Railroad.....	843.10	19,044,205	22,588	10,348	218,822	1,619,866
1254	Philadelphia and Reading Railroad.....	1,821.43	18,649,972	10,239	4,453	111,438	604,946
1578	Union Pacific Railroad.....	1,409.55	18,070,717	12,820	4,741	153,155	1,264,094
744	Lake Shore and Michigan Southern Railway.....	1,366.25	16,990,719	12,437	3,872	136,734	1,246,241
1136	Pennsylvania Company.....	3,026.26	16,001,267	5,288	1,836	59,587	249,494
26	Atchafson, Topeka, and Santa Fe Railroad.....	4,957.90	13,731,689	2,769	955	48,108	171,989
225	Canadian Pacific Railway.....	1,210.03	13,528,523	11,180	3,908	301,014	268,560
151	Boston and Maine Railroad.....	791.30	13,528,582	17,096	6,348	76,375	1,541,907
763	Lehigh Valley Railroad.....	627.27	13,521,731	21,556	10,218	226,493	1,524,218
240	Central Railroad of New Jersey.....	1,550.94	13,480,559	8,692	2,560	119,317	782,594
849	Michigan Central Railroad.....	3,257.10	13,284,950	4,078	1,255	47,436	277,243
343	Chicago, Rock Island, and Pacific Railway.....	2,275.10	12,771,770	5,614	2,387	58,545	466,359
653	Illinois Central Railroad.....	3,119.00	12,357,813	3,962	40,006	230,606	230,606
876	Missouri Pacific Railroad.....	1,538.79	11,646,083	7,568	3,160	79,398	502,406
794	Louisville and Nashville Railroad.....	2,900.38	10,209,798	3,520	37,672	147,675	147,675
1331	Richmond and Danville Railroad.....	525.89	10,166,431	19,353	6,850	567,628	426,912
1031	New York, New Haven, and Hartford Railroad.....	388.73	8,993,108	23,135	9,192	600,802	1,088,870
146	Boston and Albany Railroad.....	3,030.16	8,586,566	2,354	1,266	23,896	134,339
1441	St. Paul, Minneapolis, and Manitoba Railway.....	1,208.00	8,390,278	6,946	2,597	55,299	398,759
876	Missouri Pacific Railway.*	848.98	7,689,410	9,034	3,668	129,729	582,411
905	St. Louis, Iron Mountain, and Southern Railway.....	459.23	7,619,741	16,592	3,642	199,870	1,671,182
311	Chicago and Alton Railroad.....	1,544.98	7,514,657	4,864	1,678	40,583	153,399
1136	Pennsylvania Company.*	948.20	6,662,926	7,026	1,330	79,797	659,594
1158	Pittsburg, Cincinnati, and St. Louis Railroad.....	535.40	6,648,359	12,418	3,065	291,323	363,304
493	Denver and Rio Grande Railroad.....						
1627	Wabash, St. Louis, and Pacific Railway.....						
1167	Pennsylvania Railroad.*						
1234	Philadelphia, Wilmington, and Baltimore Railroad.....						

1549	Texas and Pacific Railway -----	1,497.00	6,398,654	4,271	1,050	39,101	203,469
349	Chicago, St. Paul, Minneapolis, and Omaha Railway -----	1,389.33	6,377,400	4,590	1,658	48,075	289,348
1167	Pennsylvania Railroad *						
1227	Northern Central Railway -----	372.83	6,018,553	16,143	5,377	135,036	1,854,721
1628	Wabash Western Railway -----	1,001.90	5,868,650	5,858	1,497	76,595	458,937
1136	Pennsylvania Company *						
1149	Chicago, St. Louis, and Pittsburg Railroad -----	710.40	5,837,528	8,216	1,621	99,564	923,644
1424	St. Louis and San Francisco Railway -----	1,329.47	5,807,176	4,368	1,769	37,750	225,112
558	Fitchburg Railroad -----	369.08	5,743,969	15,563	4,012	237,080	396,535
1022	New York and New England Railroad -----	475.69	5,497,399	11,557	3,834	201,278	398,645
525	East Tennessee, Virginia, and Georgia Railway -----	1,067.10	5,290,987	4,958	1,796	47,060	398,095
1051	Norfolk and Western Railroad -----	591.03	5,103,318	8,635	3,376	62,529	1,201,913
978	New York, Chicago, and St. Louis Railroad -----	523.02	4,664,052	8,918	1,638	33,871	1,622,725
707	Kansas City, Fort Scott, and Memphis Railway -----	670.60	4,545,567	6,778	2,508	66,543	575,140
875	Missouri, Kansas, and Texas Railway -----	1,627.12	4,399,034	2,704	397	19,792	173,731
405	Cleveland, Columbus, Cincinnati, and Indianapolis Ry. -----	391.15	4,342,038	11,101	3,854	135,946	1,124,735
306	Chesapeake and Ohio Railway -----	667.41	4,314,686	6,465	1,359	916,877	916,877
278	Central Vermont Railway -----	630.60	4,044,047	6,413	2,078	75,249	478,196
1697	Ohio and Mississippi Railway -----	623.75	3,955,165	6,341	1,878	122,118	437,288
825	Maine Central Railroad -----	628.46	3,715,669	5,914	2,136	104,473	149,555
57	Atlantic Coast Line Association -----	908.88	3,691,484	4,062	1,352	46,989	136,307
385	Cincinnati, New Orleans, and Texas Pacific Railway -----	335.92	3,645,632	10,850	3,807	102,059	889,827
26	Atchison, Topeka, and Santa Fe Railroad *						
51	Gulf, Colorado, and Santa Fe Railway -----	1,058.00	3,636,393	3,437	431	25,111	162,329
368	Cincinnati, Hamilton, and Dayton Railroad -----	346.20	3,522,343	10,174	4,278	186,085	679,707
780	Long Island Railroad -----	360.95	3,455,790	9,574	3,419	336,246	69,529
594	Grand Trunk Railway *						
539	Chicago and Grand Trunk Railway -----	335.27	3,380,197	10,082	2,796	181,389	1,150,925
1381	Rome, Watertown, and Ogdensburg Railroad -----	643.19	3,312,193	5,150	2,193	85,133	278,808
1651	Western New York and Pennsylvania Railroad -----	657.86	3,276,865	4,960	1,162	38,754	634,886
1542	Terre Haute and Indianapolis Railroad -----	420.90	3,261,812	7,750	1,954	88,968	623,108
929	Nashville, Chattanooga, and St. Louis Railway -----	652.17	3,201,098	4,908	1,916	44,481	360,076
863	Milwaukee, Lake Shore, and Western Railway -----	604.97	3,172,757	5,243	2,539	35,094	357,548
26	Atchison, Topeka, and Santa Fe Railroad *						
47	Chicago, Santa Fe, and California Railway -----	516.70	3,112,519	6,024	1,232	50,855	507,389
42	Atlantic and Pacific Railroad -----	990.84	3,091,593	3,321	78	47,711	188,118
670	International and Great Northern Railway -----	775.40	3,088,353	3,985	833	32,258	206,559
334	Chicago and Northwestern Railway *						
339	Fremont, Elkhorn, and Missouri Valley Railroad -----	1,298.77	3,086,677	2,376	966	19,914	91,766
343	Chicago, Rock Island, and Pacific Railway *						
344	Chicago, Kansas, and Nebraska Railway, lessee -----	1,575.60	3,034,549	1,926	454	19,664	82,755
461	Delaware and Hudson Canal Company *						
463	Albany and Susquehanna Railroad -----	187.35	3,001,567	16,021	6,600	96,768	1,917,146

* Inserted to show proper relation of road following.

TABLE No. 26—Continued.

SUMMARY OF RAILWAY CAPITAL (153,385.37 MILES OF LINE REPRESENTED).

RAILWAY CAPITAL.	Amount Outstanding. (Total.)	Per Cent of Total Capital.	Amount Outstanding. (Item.)	Per Cent of Total Capital.	Per Mile of Road.
Stocks	\$4,251,190,719	47.16			\$27,716
Common			\$3,677,266,136	40.78	
Preferred			573,924,583	6.37	
Funded Debt	4,321,856,023	47.94			28,176
Bonds			4,267,527,859	47.54	
Car Trust obligations and Re- ceiver's certificates			54,328,164	.60	
Current liabilities	442,128,632	4.90			2,883
Audited vouchers, bills pay- able, etc.			250,282,196	2.78	
Dividends, interest, and mis- cellaneous			191,846,436	2.13	
Totals	\$9,015,175,374	100.00	\$9,015,175,374	100.00	\$58,775

The amount of railway bonds and railway stocks outstanding June 30, 1889, was, as stated above, \$8,518,718,578. The distribution of this amount on the line of classification suggested is shown in the following statement:

TABLE No. 27.

SHOWING RAILWAY OWNERSHIP OF RAILWAY STOCKS AND BONDS.

ITEM.	Outstanding, June 30, 1889.	Owned by Rail- way Corpo- rations.	Not owned by Railway Corpo- rations.
Stocks	\$4,251,190,719	\$847,740,309	\$3,403,450,320
Bonds	4,267,527,859	304,232,502	3,963,295,357
Totals	\$8,518,718,578	\$1,151,972,901	\$7,366,745,677

Closely connected with this subject, both as explaining it and in its turn being explained by it, are the facts contained in the following table, in which stocks and bonds are classified according to the rate of dividend or of interest paid during the year covered by the report:

TABLE No. 28.

CLASSIFICATION OF STOCKS AND BONDS ACCORDING TO RATE OF DIVIDEND OR INTEREST.

RATE PER CENT.	Amount of Stock.	Per Cent of Total Stock.	Amount of Bonds.	Per Cent of Total Bonds.
Nothing paid.....	\$2,621,439,792	61.67	\$775,851,795	18.19
Under 1.....	82,999,600	1.95	24,125,836	.56
1 to 2.....	62,168,441	1.46	47,998,840	1.13
2 to 3.....	102,729,300	2.42	88,341,990	2.07
3 to 4.....	118,654,833	2.79	297,371,502	6.97
4 to 5.....	309,367,935	7.28	594,977,208	13.95
5 to 6.....	387,450,453	9.11	1,095,170,534	25.66
6 to 7.....	182,103,482	4.28	835,871,605	19.59
7 to 8.....	187,724,246	4.41	437,599,649	10.26
8 to 9.....	101,970,652	2.40	28,955,800	.67
9 to 10.....	5,409,510	.13	13,098,500	.30
10 to 11.....	66,693,375	1.57	28,164,600	.65
11 and above.....	22,579,040	.53		
Totals.....	\$4,251,190,719	100.00	\$4,267,527,859	100.00

It would be impossible to explain why 61.67 per cent of railway stock paid no dividends, and 18.19 per cent of railway bonds paid no interest, were it not for the tendency here observed towards concentration of railway control. A large portion of these stocks and bonds, worthless so far as dividends or interest are concerned, represent property held for incidental advantages accruing to its owner, or else property representing the obligations of subsidiary corporations which are passing through a process of being solidified into large operating systems. A study of the contracts entered into between various railway corporations making up an operating system would throw much light upon the facts presented in the above table.

PUBLIC SERVICE OF RAILWAYS.

The number of passengers carried by the railways of the United States during the year ending June 30, 1889, was 472,171,343; the aggregate number of miles traveled was 11,553,820,445. This shows an average journey of 24.47 miles for each passenger. Passenger train mileage for the same period was 277,240,804, from which it appears that the average number of passengers in a train, on the basis of which passenger rates must ultimately be adjusted, was 42.

The number of tons of freight carried by the railways of the United States during the year ending June 30, 1889, was 539,639,583; the aggregate number of ton miles was 68,727,223,146. This shows an average haul of 127.36 miles for each ton of freight. The freight train mileage for the same period was 383,200,573, from which it appears that the average number of tons carried by a freight train, which is conceded to be an important factor in adjusting rates, was 179.35.

It is commonly said that the people of the United States make a greater use of railway facilities than those of any other country. From the above statements it is made to appear that if the total passenger mileage of the year were divided equally among the inhabitants of the

United States, each inhabitant would have traveled 175.58 miles. A similar estimate for the ton mileage for the year shows that the railways have carried what is equivalent to 1,041.32 tons one mile for each inhabitant. This shows a use of railway facilities in this country considerably in excess of that of most European countries.

EARNINGS AND EXPENSES.

The public service rendered by the railways for the year ending June 30, 1889, was the source of gross earnings to the amount of \$964,816,129,* and of operating expenses to the amount of \$644,706,701,* thus leaving a net income from operation of \$320,109,428. These figures cover 153,385.37 miles of operated lines, of which 5,641.96 miles lie without the territory of the United States. They show average gross earnings per mile of line to have been \$6,290, and average net earnings per mile of line to have been \$2,087.

As compared with similar returns included in the report for the year ending June 30, 1888, the figures disclose an actual increase in earnings, but a decrease in earnings per mile of line. The details of this comparison appear in the following table:

TABLE No. 29.

COMPARATIVE SUMMARY OF EARNINGS AND EXPENSES.

Year ending June 30—	Number of Corporations Reporting	Number of Miles of Line Operated.	Gross Income.	Operating Expenses.	Net Income.
1888	533	136,883.53	\$910,621,220	\$594,994,656	\$315,626,564
1889	590	153,385.37	964,816,129	644,706,701	320,109,428
Increase	57	16,501.84	\$54,194,909	\$49,712,045	\$4,482,864
Percentage increase...	10.79	12.06	5.95	8.35	1.42
Year ending June 30—	Number of Corporations Reporting	Number of Miles of Line Operated.	Gross Income per Mile of Line.	Operating Expenses per Mile of Line.	Net income per Mile of Line.
1888	533	136,883.53	\$6,653	\$4,346	\$2,307
1889	590	153,385.37	6,290	4,203	2,087
Decrease			\$363	\$143	\$220
Percentage decrease...			5.46	3.29	9.53

* Exclusive of rentals of "tracks, yards, and terminals."

Summaries of the facts exhibited in these tables, for the entire railway system of the United States, are presented in the two exhibits that follow; and, for purpose of comparison with the corresponding facts for the year ending June 30, 1888, the percentages are repeated from last year's report:

TABLE No. 30.

A. SUMMARY OF EARNINGS AND INCOME (153,385.37 MILES OF LINE REPRESENTED).

SOURCE OF INCOME.	Gross Amount.	Proportion to Total Earnings from Operation.		Proportion to Total Income.	
		1889.	1888.	1889.	1888.
		<i>Per Cent.</i>	<i>Per Cent.</i>	<i>Per Cent.</i>	<i>Per Cent.</i>
Passenger service	\$300,063,891	31.10	30.46	27.53	27.73
Freight service	644,777,801	66.82	67.35	59.15	61.33
Other earnings from operation	19,576,653	2.04	2.19	1.80	1.99
Earnings not classified *	397,784	.04		.04	
Total earnings from operation	\$964,816,129	100.00	100.00		
Income from other sources	125,169,702			11.48	8.95
Total earnings and income	\$1,089,985,831			100.00	100.00

* Covers five roads making no classification of earnings under the several heads called for.

TABLE No. 31.
B. SUMMARY OF EXPENDITURES (153,385.37 MILES OF LINE REPRESENTED).

SOURCE OF EXPENDITURE.	Amount.	Proportion to Total Operating Expenses.		Proportion to Total Expenditures.		PROPORTION ASSIGNABLE TO—			
		1889.		1888.		1889.		1888.	
		Per Cent.	Per Cent.	Per Cent.	Per Cent.	Passenger Service.	Freight Service.	Passenger Service.	Freight Service.
Maintenance of way and structures	\$144,821,953	22.46	22.60	15.54	15.27	38.79	61.21	37.85	62.15
Maintenance of equipment	106,709,258	16.56	17.09	11.45	11.55	32.08	67.92	32.46	67.54
Conducting transportation	330,915,439	51.33	50.26	35.49	33.96	33.19	66.81	33.86	66.14
General expenses	60,820,469	9.44	9.34	6.52	6.32	40.37	59.63	39.05	60.95
Not classified*	1,439,582	.22	.71	.15	.48	25.00	75.00	25.00	75.00
Total operating expenses	\$644,706,701	100.00	100.00			34.92	65.08	33.64	66.36
Fixed charges	287,624,410			30.85	32.42				
Total expenditures	\$932,331,111			100.00	100.00				
Fixed charges of subsidiary roads	56,265,984								
Total expenditures, all roads	\$988,597,095								

* Covers ten roads making no classification of "operating expenses" under the four general heads called for.

It is interesting to notice, as shown by exhibit "A," that the passenger earnings have increased from 30.46 per cent in 1888, to 31.10 per cent in 1889; while freight earnings have decreased from 67.35 per cent in 1888, to 66.82 in 1889. But it would not be safe to rest any important conclusion on this comparison, since statistics covering but two years' operations are not adequate for such a purpose. The same may be said of the relative increase in the proportion of operating expenses assigned to conducting transportation, as shown in exhibit "B," that is to say, an increase in the cost of transportation from 50.26 per cent to 51.33 per cent. Such variations, however, suggest important questions that must be considered when a sufficient amount of uniformly classified data shall have been collected.

In this connection it may be interesting to draw up an income sheet for the railways of the United States considered as a consolidated system, and to apportion the items contained in it to the mile of operated line whose earnings and expenditures it exhibits:

TABLE No. 32.

INCOME ACCOUNT OF RAILWAYS IN THE UNITED STATES FOR THE YEAR
ENDING JUNE 30, 1889.

ITEM.	Item.	Total.	Per Mile of Line.
Gross earnings from operation	\$964,816,129		\$6,290
Less operating expenses	644,706,701		4,203
Income from operation		\$320,109,428	\$2,087
Interest on bonds owned	\$9,478,596		62
Dividends on stocks owned	10,406,153		68
Rentals of tracks, yards, and terminals	79,490,863		518
Miscellaneous income, less expenses	25,794,090		168
Income from other sources		125,169,702	\$816
Total income		\$445,279,130	\$2,903
Deductions from income:			
Interest on funded debt accrued	\$213,173,672		1,389
Interest on interest-bearing current liabilities accrued, not otherwise provided for	6,795,937		44
Rentals, including tracks, yards, and terminals	96,330,391		628
Taxes	27,590,394		179
Total deductions from income		343,890,394	\$2,242
Final net income		\$101,388,736	\$661
Dividends, 1.91 per cent, common stock	\$70,025,180		
Dividends, 2.11 per cent, preferred stock	12,085,018		
Total		82,110,198	535
Surplus from operations of year ending June 30, 1889		\$19,278,538	\$126

TABLE No. 33.

ANALYSIS OF FIXED CHARGES.

FIXED CHARGES.	Amount.	DESTINATION.			
		Interest.	Rentals.	Taxes.	Miscellaneous.
Operating companies	\$287,624,410	\$161,529,341	\$93,953,494	\$26,738,019	\$5,403,556
Subsidiary companies	56,265,984	51,644,331	2,376,897	852,375	1,392,381
Totals	\$343,890,394	\$213,173,672	\$96,330,391	\$27,590,394	\$6,795,937

TABLE No. 34.

SUMMARY OF FINANCIAL OPERATIONS OF OPERATING ROADS FOR THE YEAR ENDING JUNE 30, 1889 (146,586.16 MILES OF LINE REPRESENTED).

ITEM.	Amount.	Proportion to Total.
Resources to be accounted for:		
Net income from operation	\$299,926,121	37.90
Income from bonds, stocks, and other property owned	44,177,911	5.58
Increase of permanent liabilities	255,150,988	32.24
Increase of current liabilities	55,826,411	7.06
Decrease of current assets	57,253,995	7.24
Miscellaneous income	78,955,841	9.98
Total, including miscellaneous income	\$791,291,267	100.00
Resources accounted for:		
Assigned for payment of fixed charges	\$270,408,462	34.17
Reduction of permanent liabilities	12,636,853	1.60
Decrease of current liabilities	49,270,804	6.23
Increase of current assets	74,119,725	9.36
Net betterments to property	180,602,142	22.82
Miscellaneous expenditures	150,590,429	19.03
Assigned for payment of declared dividends	53,662,852	6.79
Totals	\$791,291,267	100.00

TABLE No. 35.

RAILWAY ACCIDENTS FOR THE YEAR ENDING JUNE 30, 1889.

KIND OF ACCIDENT.	EMPLOYÉS.		PASSENGERS.		OTHER PERSONS.		TOTAL.	
	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.
Coupling and uncoupling cars	300	6,757					300	6,757
Falling from trains and engines	493	2,011					493	2,011
Overhead obstructions.	65	296					65	296
Collisions	167	820	107	445	37	48	311	1,313
Derailments	125	655	28	389	29	69	182	1,113
Other train accidents	189	1,016	26	247	522	515	737	1,778
At highway crossings	24	45	3	16	410	634	437	695
At stations	70	699	26	295	328	472	424	1,466
Other causes	539	7,729	120	754	2,215	2,397	2,874	10,880
Totals	1,972	20,028	310	2,146	3,541	4,135	5,823	26,309

A comparison of the corresponding totals for the year ending June 30, 1888, with the totals in the above table, disclose a marked degree of uniformity in railway accidents. The figures for last year are as follows:

TABLE No. 36.

RAILWAY ACCIDENTS FOR THE YEAR ENDING JUNE 30, 1888.

ITEM.	Killed.	Injured.
Employés	2,070	20,148
Passengers	515	2,138
Other persons	2,897	3,662
Totals	5,282	25,888

The facts here disclosed show in a startling manner the dangerous nature of railway employment. In order to fully appreciate them, the casualties reported should be assigned to the total number employed, as also to the number of employés in the several classes peculiarly liable to the sort of accidents recorded. The total number of railway employés in the United States is 704,743, which, for the present purpose, may be divided into trainmen, switchmen, flagmen, and watchmen, and other employés. The number of employés in each class and the casualties in each class are given in the following statement:

TABLE No. 37.

CASUALTIES TO EMPLOYÉS ASSIGNED TO CLASSES NAMED.

CLASS OF EMPLOYÉS.	Number.	Killed.	Injured.
Trainmen	138,323	1,179	11,301
Switchmen, flagmen, and watchmen.....	33,044	229	2,155
Other employés	517,136	536	6,360
Unclassified	16,240	28	212
Totals	704,743	1,972	20,028

It is certainly a dangerous employment in which 1,972 deaths and 20,028 injuries occur in a year out of a total of 704,743 employés. This shows 1 death for every 357 employés, and 1 injury for every 35 employés; or, making a similar statement for trainmen, that is to say, engineers, firemen, conductors, and other trainmen, railway accidents are the occasion of 1 death for every 117 employés, and of 1 injury for every 12 men employed.

If these figures be placed by the side of corresponding figures for England, the comparison is greatly to the discredit of the United States. According to the report of the Board of Trade on railway accidents for the year 1888, English railways gave employment to 346,426 men, of which number 396 were killed and 2,193 injured. From this it appears that in England 1 person is killed for every 875, and 1 injured for every 158 men employed. Or, if the number engaged in handling trains be separated from other employés, it is found that the English railway system gives employment to 35,239 trainmen. Of this number 107 were killed and 1,185 injured during the year 1888, which shows 1 killed for every 329, and one injured for every 30 trainmen. Certainly, if Government can do anything to secure greater protection to the men engaged in the business of inland transportation, the figures here given provide a sound basis of fact for an argument supporting any measure appropriate to the end sought.

Turning now to consider the casualties to passengers, it appears that 310 passengers have been killed and 2,146 passengers injured during the fiscal year 1889. The total number of passengers carried was 472,171,346, from which it appears that 1 passenger in every 1,523,133 was killed, and 1 passenger in every 220,024 was injured. For the year 1888, the rate of casualty in England to passengers from railway accidents was 1 passenger in 6,942,336 killed, and 1 passenger in 527,577 injured. In France the ratio of casualty is about the same as in England, although the statements commonly published when carelessly used seem to imply that railway travel in France is much safer. In either case, however, the comparison shows to the discredit of the United States. But in considering these figures it should be noted that the conditions of travel are very different in this country from what they are in England or in France. Passenger mileage, for instance, for a given number of tickets sold is much greater, a fact which mitigates somewhat the severity of criticism upon railway management in the United States.

In conclusion, we most respectfully report that there were a large number of cases reported to this Commission that were amicably settled

between the plaintiffs and the railroad companies, without the intervention of this Commission in its official capacity, the Commissioners in such cases having advised such a course as being the most expeditious and judicious. Hence these cases do not appear in our report.

Respectfully submitted.

P. J. WHITE,
President,
JAS. W. REA,
A. ABBOTT,

Board of Railroad Commissioners.

JAS. V. KELLY,
Secretary.

SECOND BIENNIAL REPORT

OF THE

TRUSTEES OF MINERAL CABINET

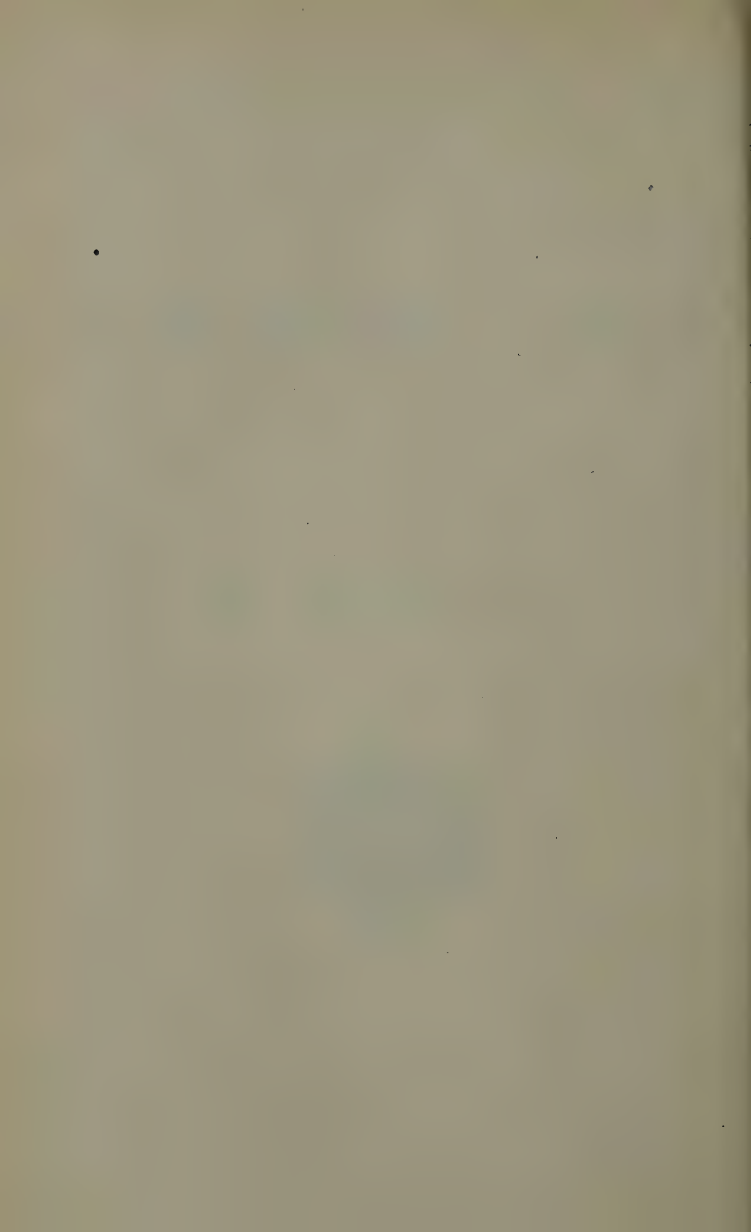
FOR THE

YEAR ENDING JUNE 30, 1890.



SACRAMENTO:

STATE OFFICE, : : : : : J. D. YOUNG, SUPT. STATE PRINTING.
1890.



To the honorable R. W. WATERMAN, Governor:

SIR: The Trustees of the Mineral Cabinet, authorized by an Act of the Legislature entitled "An Act to provide for the removal of the mineral cabinet from the State Library," approved March 9, 1887, have the honor herewith to submit their second biennial report.

Respectfully,

EUGENE J. GREGORY.
J. A. WOODSON.
GEO. PYBURN.

E. B. CROCKER ART GALLERY, SACRAMENTO, June 30, 1890.

REPORT OF TRUSTEES OF THE MINERAL CABINET.

Since the first report, dated June 30, 1888, the Trustees have completed the labeling, and arrangement for display, of the greater number of the specimens in the cabinet, as contemplated in that document. They have likewise had an entirely new set of locks and fastenings placed on the glass doors of the upper case, and have covered the uppermost tier of drawers in the lower case with glass. In addition to this they have had the upper tier of drawers on one side of three sections of the cabinet—that side which faces the windows—converted into permanent flat glass cases, wherein may be, and in fact are, arranged a number of the most remarkable and beautiful minerals. These flat cases form an elegant and valuable addition to the cabinet, and permit a more thorough display of their contents than is possible on the shelves of the upright cases.

In the operation of removing the cabinet from the State Library it was found necessary to cut a portion of one of the sections from the main body. This severed portion the Trustees have caused to be converted into a separate flat case, which is covered with glass, and therein they have displayed some of the larger and more notable specimens to better advantage than as formerly in the upright cases.

During the more thorough and detailed examination of the minerals, consequent upon their labeling and final arrangement, it was discovered that over a thousand specimens in drawers had escaped attention and were left without being named and catalogued. Moreover, the Trustees have, during the last two years, made several additions to the cabinet, principally of coals, building stones, and clays, and by the courtesy of the State Mineralogist and Trustees of the Mining Bureau they have received many beautiful minerals, together with a fac-simile of the Chilcat meteorite, all of which are now on exhibition.

This will necessitate a slight additional expenditure in the near future for identifying, arranging, and labeling the overlooked and added specimens. On this account, too, it will be necessary to print a new and revised edition of the catalogue, and it is the design of the Trustees, in this new edition, to have the entire work remodeled and enriched with mineralogical notes. This will render the exhibit, taken together with the catalogue, more educational than spectacular in its character.

The cabinet, since its removal to its present location, has been inspected by several thousand visitors, both citizens and strangers from abroad, and apparently forms a very attractive feature of the capital city. Moreover, showing as it does, in a way not to be misunderstood, the varied character and great extent of the mineral resources of the State, it cannot fail to be advantageous in the way of attracting citizens and capital to California.

Following is a statement of expenditures made, as authorized by an Act of the Legislature, approved March 11, 1889:

Huntington-Hopkins Company, for locks and fastenings	\$48 15
Hartwell, Hotchkiss & Stalker, for lumber and turnings	19 26
Geo. H. Jost, for work	79 30
Krebs & Co., for glass	3 30
Expenses of mineralogist (Dr. Schneider)	50 00
Cataloguing, labeling, and arranging (Dr. Pyburn)	150 00
Total	\$350 01

And following is a statement of expenditures for repairs of cabinet, authorized by General Appropriation Act, approved March 21, 1889:

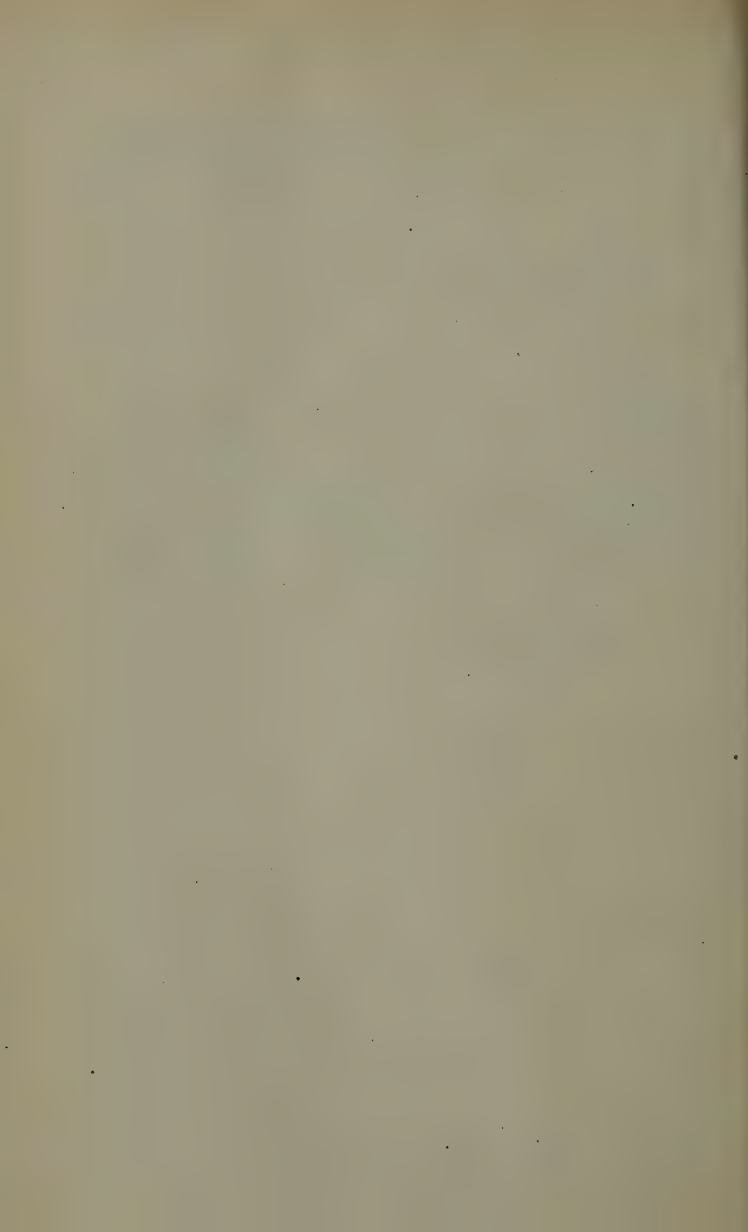
Krebs & Co., glass and polishing	\$25 15
Geo. H. Jost, for labor and material	82 35
Total	\$107 50

There remains yet in the treasury over \$90 of the amount appropriated.

The Trustees would respectfully request, in view of the benefits accruing to the State from the continuance of an exhibition of the mineral resources of California, which exhibition is made without other cost, that you recommend to the coming Legislature a moderate appropriation for the purposes herein set forth, viz.: For completing the work of identifying and listing the additional specimens, and reëditing the catalogue, and for such care of and improvements and repairs to the cabinet as may be deemed necessary; and suggest that the sum of three hundred dollars (\$300) for the ensuing biennial period be named for that purpose.

Respectfully submitted.

EUGENE J. GREGORY.
J. A. WOODSON.
GEO. PYBURN.

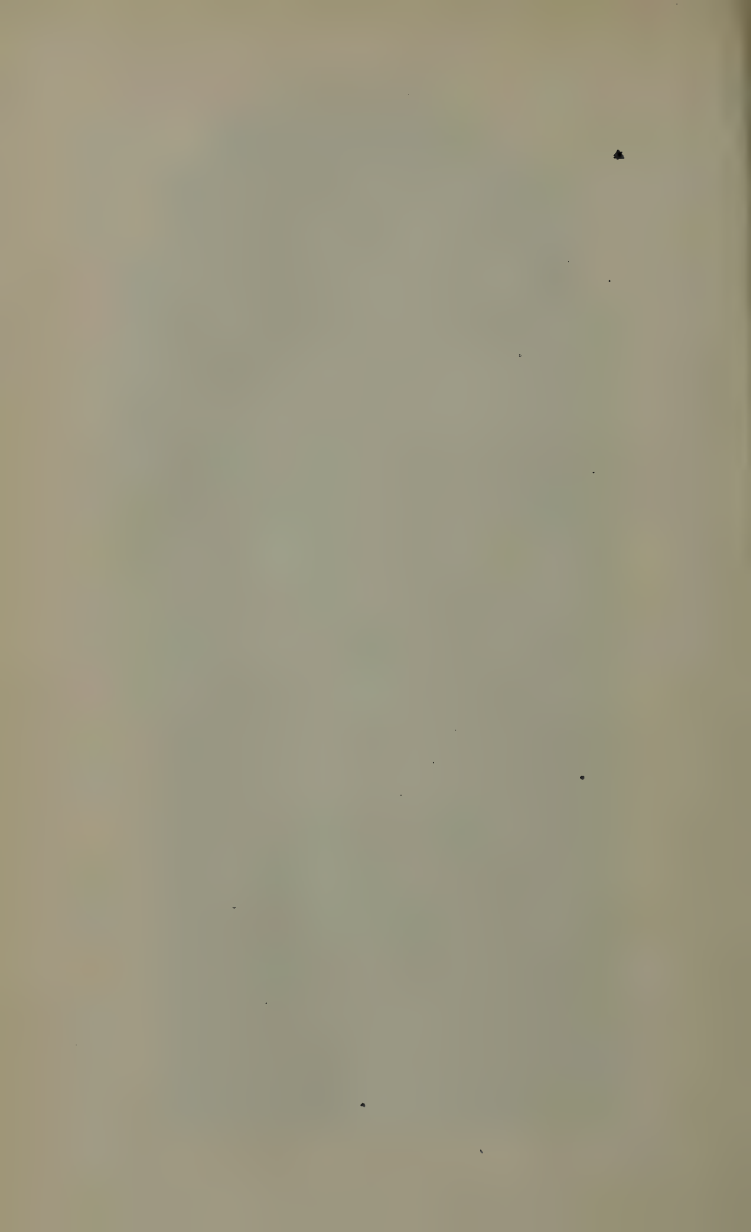




REPORT
OF THE
MARSHALL
MONUMENT COMMISSION.
1890.



SACRAMENTO:
STATE OFFICE, : : : : : J. D. YOUNG, SUPT. STATE PRINTING.
1890.



REPORT.

To his Excellency R. W. WATERMAN, Governor of the State of California:

SIR: The undersigned beg to submit the following: The Legislature of 1887 passed an Act appropriating \$5,000 for the erection of a monument over the grave of James W. Marshall, the discoverer of gold, and authorizing the Governor to appoint a Commission of three to attend to the work. As such Commission Governor Bartlett appointed Senator A. Caminetti, of Amador, Senator H. C. Gesford, of Napa, and John H. Miller, of Sacramento. The Commission met and organized by the election of Caminetti as President, and Miller as Secretary.

Shortly after his appointment, Senator Gesford returned to San Diego, and sent in his resignation. Governor Waterman appointed George Hofmeister, of Placerville, to the vacancy.

The Commission proceeded according to law, advertised for bids and proposals, and secured models from all the leading sculptors upon the coast. The one submitted by F. Marion Wells was so far superior to his competitors that it was unanimously accepted, although the price was \$5,000, the entire amount of the appropriation. Mr. Wells completed the work to the entire satisfaction of the Commission.

Owing to the fact that a new quarry had to be opened, roads built, etc., that was not anticipated, Mr. Wells lost \$1,700 on his contract, and the Commission unanimously ask that the coming Legislature pass a relief bill in his favor for that amount.

The Legislature of 1889 passed a bill appropriating \$4,000 for the improvement of the grounds and the erection of an iron fence around the monument. This money was largely expended for labor in building roads, grading, etc. All the bills were audited by the Commissioners, passed upon by the Board of Examiners, and allowed by the Controller. The vouchers for the expenses incurred in disbursing both appropriations are on file in the office of the State Controller.

At the unveiling ceremonies over two thousand people were present, among them the Governor, Secretary of State, and other State officials. Senator A. F. Jones was orator of the occasion. All who have visited the monument say that it is the cheapest piece of work ever erected by the State.

The monument is on the summit of Marshall Hill, some three hundred feet altitude above the river, and half a mile distant from the site of Sutter's Mill, where the discovery was made. The first thirty feet of the monument is constructed of El Dorado granite. On top of this is a bronze statue of Marshall eleven feet in height, making the entire structure forty-one feet high.

Respectfully submitted.

A. CAMINETTI,
GEORGE HOFMEISTER,
J. H. MILLER,
Commissioners.

REPORT

TO THE

ASSEMBLY OF THE STATE OF CALIFORNIA,

TWENTY-NINTH SESSION,

RELATIVE TO

PRINTING OF STATE SCHOOL TEXT-BOOKS.

F. T. DUNN, EXPERT.



SACRAMENTO:

STATE OFFICE, : : : : A. J. JOHNSTON, SUPT. STATE PRINTING.

1891.

REPORT.

SACRAMENTO, CAL., March 10, 1891.

*Hon. F. L. JONES, Chairman Assembly Committee on Public Printing,
Twenty-ninth Session:*

DEAR SIR: I have the honor to herewith submit my report, as your expert appointed to examine into and report upon the matters contained in the resolution of the Assembly, adopted February 4, 1891, which said resolution is as follows:

WHEREAS, Nearly five hundred thousand dollars have been appropriated for the compilation and manufacture of State text-books; and whereas, bills are pending before this Legislature for still further appropriations for the same purpose; and whereas, it is reported that the outgoing Superintendent of State Printing printed editions of said text-books regardless of the orders of the State Board of Education, and in some cases largely in excess of demands; and whereas, the said State Board of Education, at its meeting held December 27, 1890, passed a resolution recommending the Legislature to pass a law forbidding the State Printer to print any editions of said books unless first ordered by the State Board of Education, or its Secretary; therefore,

Resolved, That a special committee of three be appointed by the Speaker, whose duty it shall be to examine into all matters concerning the compilation and manufacture of State text-books, and report to this Assembly the amount of money appropriated for the various purposes, the amount expended, the number of books manufactured, and the cost of the same; the number of books sold and the amount of money turned in to the State School Book Fund from such sales; the amount of money expended from said fund for the manufacture of additional books; the losses, if any, that have been caused by the sale of books at less than cost; the balance of money now on hand, and outstanding obligations contracted by the Superintendent of State Printing for material, or by the State Board of Education for compilation, and to report within twenty days, to the end that this Assembly become better informed upon the subject of State school books and the manufacture and sale thereof.

This resolution contains seven distinct branches of inquiry, as follows:

First—The total amount of appropriations made for all purposes in connection with the compilation and printing of the State school text-books.

Second—The amount expended of such appropriations.

Third—The number of books manufactured and the cost of the same.

Fourth—The number of books sold and amount of receipts therefrom paid into the State School Book Fund.

Fifth—The amount expended from the State School Book Fund for the manufacture of additional books.

Sixth—The losses, if any, that have been caused by the sale of books at less than cost of manufacture.

Seventh—The balances to the credit of the several appropriations, and to the State School Book Fund.

It shall be my endeavor to submit the result of my inquiries in the order above stated.

First—The total appropriations made for the compilation and manufacture of the books (to date) amount to the sum of \$400,000, as follows:

Act of February 28, 1885, for printing, etc.	\$150,000 00
Act of February 28, 1885, for compilation.....	20,000 00
Act of March 15, 1887, for printing (deficiency)	7,500 00
Act of March 15, 1887, for printing, etc.	157,500 00
Act of March 15, 1887, for compilation.....	15,000 00
Act of March 15, 1889, for printing.....	50,000 00
Total	\$400,000 00

Second—The total expenditures from these appropriations to February 15, 1891, amount to the sum of \$356,536 33, leaving an unexpended balance on said date of \$43,463 67, credited as follows: Appropriation for printing, \$36,662 95, and to appropriation for compilation, \$6,800 72.

The expenditures I have divided as follows:

Expenditures on account of compilation	\$28,199 28
Expenditures on account of electrotyping.....	12,943 15
Expenditures on account of engraving.....	13,991 98
Expenditures on account of printing, etc.	228,409 99
Expenditures on account of equipment	72,991 93
Total	\$356,536 33

For a detailed statement of the expenditures embraced under the heads, "Compilation," "Electrotyping," "Engraving," and "Equipment," you are respectfully referred to Exhibits A, B, C, and D, hereto attached and made a part of this report. The item of \$228,409 99 represents the amount expended for wages of employes, purchase of stock and material, and other expenses confined to the actual manufacture of the books, as distinguished from the cost of compilation, electrotyping, engraving, and equipment. I could see no use of presenting this item of cost in detail, and in fact could not, even did I so desire, as the time at my disposal would not permit of the examination of thousands of vouchers, covering the expenditures of over five years.

Third—The total number of books manufactured up to February 15, 1891, is 1,189,175, and the actual cost of manufacture (excluding equipment) is \$497,541 73.

Of this sum, \$283,544 40 was expended from the appropriations for printing and compilation, and \$213,997 33 from the State School Book Fund. Considering the cost of equipment as \$72,991 93, the total gross expenditures have been \$570,533 66.

But it must be remembered that the State School Book Fund is a revolving fund, and the moneys drawn therefrom are, on the sale of the books, returned to the fund; consequently, it may be said now to be dealing with its own money and self-sustaining.

The School Book Fund is fed by the receipts from sales of text-books, which is its only source of revenue.

Therefore, it must not be understood that the cost of the system is correctly represented by the figures \$570,533 66, stated above as expenditures.

The Legislature has appropriated but \$400,000 for the establishment of the text-book system, and of this sum \$43,463 67 remains unexpended, the actual expenditure being \$356,536 33.

The explanation of this is to be found in the law, which provides that all receipts from sales of text-books shall be paid into the State School Book Fund. Consequently, the School Book Fund is now and has been for years self-sustaining.

The State is the owner of a magnificent plant, almost unsurpassed

anywhere, valuable compilations, electrotyping, plates, and engravings, and possesses every facility for carrying out the objects of the law providing for the text-book system.

I deem it my duty to especially direct attention to this feature of the expenditures.

While it is true that \$570,533 66 was actually paid out, yet but \$356,536 33 was from appropriations made by the State; the difference, \$213,997 33, representing the money returned by the people to the Treasury, in exchange for the books manufactured and sold by the State, only to be again used in the manufacture of additional books, which being sold, the money comes into the Treasury to be again used in like manner. Ten books of the series have passed the fifty-thousand limit, and the cost of all further editions of these books will be charged against the State School Book Fund. The series as now provided for embraces thirteen books, three of which, the works on Physiology, Advanced Geography, and Civil Government, have not as yet been completed. The following are the completed books: First Reader, Second Reader, Third Reader, Speller, Primary Number Lessons, Advanced Arithmetic, Lessons in Language, English Grammar, United States History, Elementary Geography.

Fourth—The total number of text-books sold is 945,891, and the amount paid into the State Treasury from such sales and credited to the State School Book Fund up to February 15, 1891, is \$304,187 43 (\$1,430 54, sales of February, in hands of Superintendent of Public Instruction, pending settlement March 1, 1891), as shown by the following table:

NAME OF BOOK.	Number published.	Number donated.	Number sold.	Value of books sold.	No. books on hand.
First Reader.....	237,520	40	195,149	\$29,480 55	42,331
Second Reader.....	149,956	142	138,635	44,754 51	11,179
Third Reader.....	114,217	40	87,534	43,380 80	26,643
Speller.....	131,431	40	129,295	30,938 95	2,096
Arithmetic, No. 1.....	81,171	56	67,123	13,554 08	13,992
Arithmetic, No. 2.....	146,005	53	122,050	47,313 18	23,902
Elementary Geography.....	52,002	278	42,071	21,364 00	9,653
English Grammar, No. 1.....	100,867	290	49,896	12,557 50	50,681
English Grammar, No. 2.....	100,452	181	68,507	28,811 16	31,764
History.....	75,554	283	45,631	32,032 70	29,640
Totals	1,189,175	1,403	945,891	\$304,187 43	241,881

Fifth—The amount expended from the State School Book Fund, in the manufacture of additional books (that is, all in addition to the first fifty thousand copies of each book) is \$213,997 33. As this fund is exclusively appropriated to meet the cost of manufacturing additional books, the entire expenditure represents the wages of employes, cost of stock, etc., and is the cost of the additional books.

Sixth—Of the original amounts appropriated, aggregating \$400,000, but \$356,536 33 has been expended, and the books sold have yielded the sum of \$304,187 43, an amount but \$95,812 57 short of the entire cost of the text-book system. It is my judgment that the State has made a most satisfactory profit on the investment, considered merely as a business proposition, not to mention the great saving to the people of the State. Illustrative of this, I direct your attention to page 40

of the last biennial report of the Superintendent of Public Instruction, and to the following statement made to your honorable committee by Mr. A. J. Johnston, the present Superintendent of State Printing, as follows:

Amount saved to the people of the State as compared with prices paid previous to the publication by the State of a series of text-books, and which prices still exist in States where no State series is published.

Number Sold.	Amount Saved.
Sets of Readers, 86,521 at.....\$1.25 retail.	\$1.25 per set.....\$108,151 25
Element. Arithmetic, 65,797 at......25	.10 per volume.....6,579 70
Adv. Arithmetic, 123,567 at......50	.20 per volume.....24,713 40
English Grammar, 68,017 at......50	.25 per volume.....17,004 25
Language Lessons, 48,023 at......30	.20 per volume.....9,604 60
U. S. History, 45,216 at......80	.45 per volume.....20,347 20
Element. Geography, 38,224 at......60	.15 per volume.....5,733 60
	Total.....\$192,134 00

Seventh—The balances to the credit of the appropriations for printing and compilation, and the amount to the credit of the State School Book Fund, are as follows:

Appropriation for printing, etc.	\$36,662 95
Appropriation for compilation.....	6,800 72
State School Book Fund.....	90,190 10
Total funds available February 15, 1891.....	\$133,653 77

The amount to the credit of the appropriation for printing, etc., is available only for printing, etc., the first fifty thousand of the books yet to be completed. The balance of the appropriation for compilation is for the purposes of compilation only. The amount in the State School Book Fund is available for the cost of publication of additional books of the series now completed.

There are no claims or obligations outstanding against the balance of \$36,662 95 to the credit of the appropriation for printing the books. This I state upon the authority of the Superintendent of State Printing. Against the balance of \$6,800 72 to the appropriation for expenses of compilation, there are obligations outstanding amounting to \$4,000, consisting of a contract with William Carey Jones to write a work on Civil Government, in consideration of the sum of \$1,000, and a contract with George R. Kleeberger, Volney Ratten, and Mrs. L. P. Wilson to write the Advanced Geography, in consideration of the sum of \$3,000. This contract is a written one, while that with Mr. Jones is verbal.

It appears from an inspection of the minute book of the State Board of Education that at a meeting in June, 1888, the Board made the following changes in the prices at which the State school text-books should be sold, viz.:

Second Reader.....	Increased from 30 to 33 cents.
Third Reader.....	Increased from 40 to 54 cents.
Speller.....	Increased from 20 to 25 cents.
Arithmetic, Part No. 1.....	Decreased from 21 to 20 cents.
Arithmetic, Part No. 2.....	Increased from 30 to 42 cents.

The prices at which the books are sold at present are as follows:

First Reader	15 cents per book.
Second Reader	33 cents per book.
Third Reader	54 cents per book.
Speller	25 cents per book.
Arithmetic, Part No. 1	20 cents per book.
Arithmetic, Part No. 2	42 cents per book.
Elementary Geography	50 cents per book.
English Grammar, Part No. 1	25 cents per book.
English Grammar, Part No. 2	42 cents per book.
History of the United States	70 cents per book.

If any loss has occurred at any time in the past, certainly none is likely to occur at the present ruling prices, which have more than recouped the State for any possible loss of the past.

The following statement will show the condition and resources of the department February 15, 1891:

Balance to credit of appropriation for printing text-books	\$36,662 95
Balance to credit of appropriation for compilation	6,800 72
Balance to credit of the State School Book Fund	90,190 10
Value of books on hand, finished	89,372 00
Value of books on hand, unfinished	17,828 00
Value of material on hand	20,357 00
Value of equipment	72,991 93
Value of electrotyping and engraving plates	26,935 13
Value of compilations	28,199 28
Value of Geography plates	2,482 00
Total	\$391,799 11

In presenting this report to your honorable committee, it has been my desire to present the matter as fully as the nature of the subject and the limited time at my disposal would permit.

Respectfully submitted.

I hereby certify that I have made the examination upon which this report is based, and the same is correct.

F. T. DUNN.

EXHIBIT A.

EXPENDITURES ON ACCOUNT OF COMPILATION, FOR THE THIRTY-SEVENTH, THIRTY-EIGHTH, THIRTY-NINTH, FORTIETH, FORTY-FIRST, AND A PORTION OF THE FORTY-SECOND FISCAL YEARS.

Thirty-seventh Fiscal Year.

Warrant No. 641—W. H. V. Raymond, compiling (editor)	\$200 00
642—W. H. V. Raymond, compiling (editor)	200 00
1229—W. H. V. Raymond, compiling (editor)	200 00
2103—W. H. V. Raymond, compiling (editor)	200 00
3139—W. L. Willis, compiling	100 00
3140—W. H. V. Raymond, compiling (editor)	200 00
3908—W. L. Willis, compiling	100 00
3909—W. H. V. Raymond, compiling (editor)	200 00
4773—W. L. Willis, compiling	100 00
4826—W. H. V. Raymond, compiling (editor)	200 00
4935—C. Dahlgren, drawings	56 00
4936—Thos. Hill, drawings	250 00
4937—Ira More, paid for Arithmetic and labor on same	157 00
4938—Martin Steinmetz, janitor compiling room	25 00
4939—W. H. V. Raymond, traveling expenses	22 75
4940—Mrs. Marion Weeks, drawings	36 00
4941—E. Wyttenback, illustrating First Reader	22 50
5312—A. Randall, drawings	48 00
5743—W. H. V. Raymond, compiling (editor)	200 00

Warrant No. 5776—W. L. Willis, compiling	\$100 00
5797—M. Steinmetz, janitor	8 35
6241—W. H. V. Raymond, compiling (editor).....	200 00
6242—Wm. Gwynn, compiling	90 00
6243—W. L. Willis, compiling	100 00
6296—M. Steinmetz, janitor	8 35
6300—F. Morton, work on compiling Arithmetic.....	120 00
6782—W. L. Willis, work on compiling Speller.....	125 00
6783—Wm. Gwynn, Jr., work on compiling Readers	100 00
6784—M. Steinmetz, janitor	8 35
6785—W. H. V. Raymond, compiling (editor).....	200 00
6898—Mrs. Marion Weeks, drawings for illustrating	48 00
6899—W. H. V. Raymond, postage	20 00
6900—F. Morton, work on compiling Arithmetic	120 00
6901—W. H. V. Raymond, postage	5 50
6902—A. Randall, illustrations for First Reader.....	82 00
6903—C. S. Houghton, books, etc., for use of compilers.....	24 35
6904—C. Dahlgren, designs for First Reader	30 00
6905—F. Bartling, designs for cover of First Reader	15 00
6906—Thos. Hill, drawing	20 00
6907—G. W. Welch, reference books, etc.	19 70
7672—M. Steinmetz, janitor	8 35
7673—W. H. V. Raymond, traveling expenses	10 25
7674—Wm. Gwynn, compiling	100 00
7675—W. H. V. Raymond, compiling (editor)	200 00
7676—W. L. Willis, compiling Speller	125 00
7982—F. Morton, work on Arithmetic	120 00
7983—C. J. Carlson, drawing for Second Reader	10 00
8176—W. H. V. Raymond, money advanced for copyright.....	4 00
8177—A. Randall, illustrations	10 00
8507—Wm. Gwynn, compiling	100 00
8508—W. H. V. Raymond, compiling (editor)	200 00
8509—W. L. Willis, compiling	125 00
8510—M. Steinmetz, janitor	8 35
8511—F. Morton, work on Arithmetic	121 20
9277—M. Steinmetz, janitor	8 35
9278—Wm. Gwynn, Jr., compiling	100 00
9279—W. L. Willis, compiling	100 00
9280—W. H. V. Raymond, compiling (editor)	200 00

\$5,522 35

Thirty-eighth Fiscal Year.

Warrant No. 23—F. Morton, compiling	\$120 00
643—A. Randall, illustrating	10 00
644—C. Dahlgren, designs	24 00
645—W. L. Willis, compiling	67 50
646—Ruth Royce, work on Grammar	120 00
647—M. C. Hudson, work on Grammar.....	20 00
654—M. Steinmetz, janitor	8 35
655—Wm. Gwynn, compiling	100 00
656—W. H. V. Raymond, compiling (editor)	200 00
2655—F. Morton, compiling	120 00
3086—M. Steinmetz, janitor	8 35
3087—Mrs. Marion Weeks, drawing for Second Reader	36 00
3088—Wm. Gwynn, compiling	100 00
3089—W. H. V. Raymond, compiling (editor)	200 00
3733—F. Morton, compiling	7 90
3734—C. Dahlgren, drawings	40 00
3735—C. Dahlgren, drawings	16 00
3736—Houghton, Mifflin & Co., use of copyright matter in 25,000 California Third Readers	37 50
4134—M. Steinmetz, janitor	8 35
4135—W. Gwynn, compiling	100 00
4136—W. H. V. Raymond, compiling (editor)	200 00
5091—W. Gwynn, compiling	100 00
6004—W. Gwynn, compiling	100 00
6304—Mrs. Marion Weeks, illustrations	12 00
6305—Mrs. Marion Weeks, illustrations	84 00
6306—M. Steinmetz, janitor	8 35
6842—E. Painter, design	2 50
6843—W. H. V. Raymond, expressage	3 05
7350—W. H. V. Raymond, salary as editor	250 00
7351—W. H. V. Raymond, salary as editor	400 00
7352—W. Gwynn, compiling	100 00
7353—M. Steinmetz, janitor	8 35

Warrant No. 7354—C. H. Allen, expended for labor on literary work in making Grammar.....	\$150 00
7396—Wells, Fargo & Co., expressage.....	1 30
8906—W. Gwynn, compiling.....	10 00
10343—F. Morton, compiling.....	143 15
10344—W. H. V. Raymond, salary as editor.....	250 00
10599—J. L. Evans, janitor.....	7 30
10600—M. Steinmetz, janitor.....	1 05
12615—W. H. V. Raymond, salary as editor.....	250 00
12616—J. L. Evans, janitor.....	8 35
12681—Wells, Fargo & Co., expressage.....	80
13815—J. L. Evans, janitor.....	8 35
13816—W. H. V. Raymond, salary as editor.....	250 00
14221—Wells, Fargo & Co., expressage.....	55
14222—C. Dahlgren, designs.....	8 00
14223—W. H. V. Raymond, traveling expenses.....	12 20
14457—Miss C. Grunsky, working examples for Arithmetic.....	80 00
14826—W. H. V. Raymond, salary as editor.....	250 00
15928—W. H. V. Raymond, salary as editor.....	250 00
15929—W. H. V. Raymond, traveling expenses.....	18 60
15930—J. L. Evans, janitor.....	8 35
15931—J. L. Evans, janitor.....	8 35
15932—F. Morton, compiling.....	81 00
15933—F. H. Clark, compiling History.....	100 00
15934—Miss C. Grunsky, work on Arithmetic.....	130 00
15985—C. S. Houghton, sample books.....	22 00
15937—Wells, Fargo & Co., expressage.....	2 90
15938—Wells, Fargo & Co., expressage.....	85
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	\$4,760 30

Thirty-ninth Fiscal Year.

Warrant No. 250—W. G. Raymond, drawing maps for State History.....	\$66 65
251—W. H. V. Raymond, salary as editor.....	250 00
252—F. H. Clark, compiling United States History.....	200 00
253—J. L. Evans, janitor.....	8 35
978—Miss C. Grunsky, compiling.....	80 00
979—O. V. Lang, views for History.....	10 00
1830—F. H. Clark, compiling.....	200 00
1831—W. H. V. Raymond, salary as editor.....	250 00
2079—Miss C. Grunsky, compiling.....	100 00
3201—W. H. V. Raymond, salary as editor.....	250 00
3202—J. L. Evans, janitor.....	8 35
3203—F. H. Clark, compiling.....	200 00
3204—W. H. V. Raymond, traveling expenses.....	13 25
4426—W. H. V. Raymond, salary as editor.....	250 00
4976—J. L. Evans, janitor.....	8 35
4977—F. H. Clark, compiling.....	200 00
4978—A. P. Niles, draughtsman on History.....	160 00
4979—W. G. Raymond, draughtsman on History.....	46 65
4980—C. E. Cummings, photographs.....	5 00
5064—Miss C. Grunsky, compiling.....	100 00
5902—W. H. V. Raymond, salary as editor.....	250 00
5903—A. P. Niles, compiling.....	173 35
5904—J. L. Evans, janitor.....	8 35
7048—W. H. V. Raymond, salary as editor.....	250 00
7049—W. H. V. Raymond, postage.....	9 00
7050—J. L. Evans, janitor.....	8 35
7540—F. H. Clark, compiling.....	100 00
8136—W. H. V. Raymond, salary as editor.....	250 00
8908—J. L. Evans, janitor.....	8 35
8910—C. S. Houghton, use of books.....	7 00
8911—E. A. Boyver, carpenter.....	18 00
9364—W. H. V. Raymond, salary as editor.....	250 00
9365—J. L. Evans, janitor.....	8 35
10681—W. H. V. Raymond, salary as editor.....	250 00
10682—W. H. V. Raymond, postage.....	3 00
10684—F. H. Clark, compiling.....	100 00
10685—J. L. Evans, janitor.....	8 35
11220—W. H. V. Raymond, salary as editor.....	250 00
11246—J. L. Evans, janitor.....	8 35
12079—J. L. Evans, janitor.....	8 35
12080—W. H. V. Raymond, salary as editor.....	250 00
12551—Mrs. Marion Weeks, illustrations.....	15 00
12552—W. P. Snyder, drawings.....	65 00
12553—A. P. Niles, drawings.....	8 00

Warrant No. 12095—W. H. V. Raymond, salary as editor	\$250 00
13042—J. L. Evans, janitor.....	8 35
13373—Ruth Royce, compiling English Grammar.....	350 00
13374—Cornelia Walker, compiling English Grammar.....	800 00
13375—C. B. Towle, completing and revising English Grammar.....	275 00
13376—L. Davis, compiling.....	250 00
13377—Miss Kate B. Fisher, revising English Grammar.....	50 00
13378—Harriet E. Dunn, revising English Grammar.....	25 00
13379—Mary E. Wilson, completing Elementary Grammar.....	200 00
13380—Ira G. Hoitt, traveling expenses East to investigate the matter of purchasing plates from which to print State Geographies	225 00

\$7,146 75

Fortieth Fiscal Year.

Warrant No. 200—W. H. V. Raymond, postage	\$4 00
201—Houghton, Mifflin & Co., use of matter in State Reader.....	37 50
202—F. H. Clark, compiling United States History.....	100 00
524—J. L. Evans, janitor.....	8 35
525—W. H. V. Raymond, salary as editor.....	250 00
1111—W. H. V. Raymond, salary as editor.....	250 00
1112—W. H. V. Raymond, postage.....	2 00
1113—Miss L. Sargent, compiling Elementary Grammar.....	200 00
1114—J. L. Evans, janitor.....	8 35
2237—W. H. V. Raymond, traveling expenses.....	14 00
2238—W. H. V. Raymond, salary as editor.....	250 00
2239—J. L. Evans, janitor.....	8 35
2240—C. Dickman, drawings.....	35 00
2241—E. C. Peixotte, drawings.....	17 50
3735—W. H. V. Raymond, salary as editor.....	250 00
3736—J. L. Evans, janitor.....	8 35
3737—A. C. Murphy, compiling Elementary Geography.....	120 00
3738—C. Dickman, compiling Elementary Geography.....	60 00
3739—W. N. Harris, drawings.....	15 60
5196—W. H. V. Raymond, postage and traveling expenses.....	10 00
5197—W. H. V. Raymond, salary as editor.....	250 00
5198—J. L. Evans, janitor.....	8 35
6288—Sarah P. Monks, compiling.....	100 00
6581—Ira G. Hoitt, postage.....	40 00
6582—W. H. V. Raymond, postage.....	7 00
6583—W. H. V. Raymond, salary as editor.....	250 00
6584—J. L. Evans, janitor.....	8 35
6603—Dickman-Jones Co., lithographs.....	53 00
7509—W. H. V. Raymond, salary as editor.....	250 00
7510—J. L. Evans, janitor.....	8 35
10521—W. H. V. Raymond, salary as editor.....	250 00
10522—W. H. V. Raymond, postage.....	4 00
10523—J. L. Evans, janitor.....	8 35
10524—C. Dickman, drawings.....	88 00
13719—W. H. V. Raymond, salary as editor.....	250 00
13720—W. H. V. Raymond, postage.....	6 10
13742—J. L. Evans, janitor.....	8 35
15035—W. H. V. Raymond, salary as editor.....	250 00
15036—W. H. V. Raymond, postage.....	4 00
15037—J. L. Evans, janitor.....	8 35
16339—W. H. V. Raymond, salary as editor.....	250 00
16340—N. A. Olmstead, maps.....	34 50
16341—J. L. Evans, janitor.....	8 35
17384—Geo. Stickel, photographs of figures.....	40 50
17385—L. P. Wilson, compiling Primary Language Lessons.....	200 00
17765—W. H. V. Raymond, salary as editor.....	250 00
17766—W. H. V. Raymond, postage.....	3 00
17767—J. L. Evans, janitor.....	8 35

\$4,295 90

Forty-first Fiscal Year.

Warrant No. 278—W. H. V. Raymond, salary as editor.....	\$250 00
301—W. H. V. Raymond, traveling expenses.....	14 75
302—J. L. Evans, janitor.....	8 35
303—Mrs. L. P. Wilson, statement for Elementary Grammar.....	5 00
304—Houghton, Mifflin & Co., use of copyright matter.....	30 00
2483—W. H. V. Raymond, salary as editor.....	250 00
2484—W. H. V. Raymond, traveling expenses and postage.....	3 35
2485—J. L. Evans, janitor.....	8 35
2960—W. H. V. Raymond, salary as editor.....	250 00

Warrant No. 2961—J. L. Evans, janitor	\$8 35
2962—W. G. Raymond, drawing maps	10 00
2963—C. S. Houghton, books, maps, etc.	57 63
2964—C. Dickman, drawings	88 00
3779—W. H. V. Raymond, traveling expenses ..	11 55
3780—C. B. Barlow, examination and critical reading Elementary Geography	100 00
3781—C. Dickman, drawing	15 00
5049—W. H. V. Raymond, salary as editor	250 00
5051—J. L. Evans, janitor	8 35
7543—W. H. V. Raymond, salary as editor	250 00
7544—W. H. V. Raymond, salary as editor	250 00
7545—W. H. V. Raymond, traveling expenses ..	9 00
7546—O. V. Lang, photographs	6 00
7547—J. L. Evans, janitor	8 35
7548—J. L. Evans, janitor	8 35
8868—W. H. V. Raymond, salary as editor	250 00
8869—J. L. Evans, janitor	8 35
8871—W. H. V. Raymond, postage	4 40
9032—C. E. H. Bonwill, illustrations	4 50
9033—N. J. Loupret, illustrations	8 50
9034—C. W. Childs, traveling expenses	8 65
10288—C. Dickman, drawing	50 00
10289—Mrs. Marion Weeks, drawing	15 00
10523—J. L. Evans, janitor	8 35
10524—W. H. V. Raymond, postage	3 00
10525—W. H. V. Raymond, salary as editor ..	250 00
11334—W. H. V. Raymond, salary as editor ..	250 00
11335—J. L. Evans, janitor	8 35
12173—J. L. Evans, janitor	8 35
12174—W. H. V. Raymond, traveling expenses ..	27 85
12175—W. H. V. Raymond, salary as editor ..	250 00
12597—Houghton, Mifflin & Co., copyright matter ..	45 00
13043—W. H. V. Raymond, salary as editor ..	250 00
13044—J. L. Evans, janitor	8 35
13895—J. L. Evans, janitor	8 35
13896—W. H. V. Raymond, salary as editor ..	250 00
13897—W. H. V. Raymond, postage	7 00
14071—W. H. V. Raymond, traveling expenses ..	22 50
	<hr/>
	\$3,646 88

Forty-second Fiscal Year.

Warrant No. 218—W. H. V. Raymond, salary as editor	\$250 00
342—J. L. Evans, janitor	8 35
1215—J. L. Evans, janitor	8 35
1216—W. H. V. Raymond, salary as editor	250 00
2548—J. L. Evans, janitor	8 35
2549—W. H. V. Raymond, traveling expenses ..	23 25
2573—W. H. V. Raymond, salary as editor	250 00
3735—W. H. V. Raymond, salary as editor	250 00
3736—W. H. V. Raymond, postage, etc.	8 00
3737—J. L. Evans, janitor	8 35
4404—W. H. V. Raymond, salary as editor	250 00
4405—W. H. V. Raymond, traveling expenses ..	13 90
4406—J. L. Evans, janitor	8 35
4407—G. R. Kleeberger, compiling	14 50
4417—Miss S. P. Monks, writing a Physiology ..	500 00
5082—Dr. Washington Ayer, critical reading of proof State Physiology ..	150 00
5561—W. H. V. Raymond, salary as editor	250 00
5562—W. H. V. Raymond, postage	6 00
5563—J. L. Evans, janitor	8 35
5590—Miss S. P. Monks, balance for writing Physiology ..	300 00
6573—W. H. V. Raymond, salary as editor	250 00
6574—J. L. Evans, janitor	8 35
6682—W. H. V. Raymond, postage	3 00
	<hr/>
	\$2,827 10

Recapitulation.

Thirty-seventh fiscal year	\$5,522 35
Thirty-eighth fiscal year	4,760 30
Thirty-ninth fiscal year	7,146 75
Fortieth fiscal year	4,295 90
Forty-first fiscal year	3,646 88
Forty-second fiscal year	2,827 10
	<hr/>
	\$28,199 2

EXHIBIT B.

EXPENDITURES ON ACCOUNT OF ELECTROTYPING (WAGES OF EMPLOYÉES) FOR THE THIRTY-SEVENTH, THIRTY-EIGHTH, THIRTY-NINTH, FORTIETH, FORTY-FIRST, AND A PORTION OF THE FORTY-SECOND FISCAL YEARS.

Thirty-seventh Fiscal Year.

Warrant No. 4115—L. W. Matthias	\$72 00
4722—T. B. White	75 00
5238—L. W. Matthias	72 00
5690—L. W. Matthias	72 00
5692—T. B. White	75 00
5881—L. W. Matthias	72 00
6224—L. W. Matthias	72 00
6225—C. Newell	27 00
6226—T. B. White	75 00
6416—L. W. Matthias	72 00
6417—C. Newell	54 00
6567—L. W. Matthias	72 00
6568—C. Newell	54 00
7065—L. W. Matthias	72 00
7066—C. Newell	54 00
7448—L. W. Matthias	72 00
7449—C. Newell	44 45
7661—T. B. White	75 00
7858—L. W. Matthias	72 00
7859—C. Newell	54 00
8135—L. W. Matthias	72 00
8154—C. Newell	54 00
8487—T. B. White	75 00
8570—L. W. Matthias	72 00
8571—C. Newell	49 50
8913—L. W. Matthias	72 00
8914—C. Newell	54 00
9351—L. W. Matthias	54 00
9382—C. Newell	40 50

\$1,850 45

Thirty-eighth Fiscal Year.

Warrant No. 379—L. W. Matthias	\$90 00
380—C. Newell	67 50
1228—L. W. Matthias	72 00
1229—C. Newell	54 00
1230—T. B. White	36 00
2068—L. W. Matthias	72 00
2069—C. Newell	54 00
2070—T. B. White	36 00
2901—L. W. Matthias	72 00
2902—C. Newell	54 00
2903—T. B. White	36 00
3691—L. W. Matthias	72 00
3692—C. Newell	54 00
3693—T. B. White	36 00
3895—L. W. Matthias	72 00
3986—C. Newell	54 00
3987—T. B. White	36 00
4552—L. W. Matthias	72 00
4553—C. Newell	54 00
4554—T. B. White	36 00
5366—L. W. Matthias	72 00
5367—C. Newell	54 00
5368—T. B. White	36 00
5805—L. W. Matthias	72 00
5806—C. Newell	54 00
5807—T. B. White	36 00
6428—L. W. Matthias	72 00
6429—C. Newell	54 00
6430—T. B. White	36 00
7204—L. W. Matthias	72 00
7205—C. Newell	54 00
7206—T. B. White	36 00
8515—L. W. Matthias	72 00
8516—C. Newell	54 00

Warrant No. 8517—T. B. White.....	\$36 00
9775—L. W. Matthias.....	72 00
9776—C. Newell.....	54 00
9777—T. B. White.....	36 00
11191—L. W. Matthias.....	72 00
11192—C. Newell.....	54 00
11193—T. B. White.....	36 00
12319—L. W. Matthias.....	36 00
12320—C. Newell.....	27 00
12321—T. B. White.....	18 00
12969—L. W. Matthias.....	72 00
12970—C. Newell.....	54 09
13770—L. W. Matthias.....	72 00
13771—C. Newell.....	54 60
13772—F. W. Compton.....	27 00
14316—L. W. Matthias.....	72 00
14317—C. Newell.....	54 00
14318—F. W. Compton.....	36 00
14796—L. W. Matthias.....	72 00
14797—C. Newell.....	54 00
15160—L. W. Matthias.....	72 00
15161—C. Newell.....	54 00
15811—L. W. Matthias.....	72 00
15812—C. Newell.....	54 00
16350—L. W. Matthias.....	72 00
16351—C. Newell.....	54 00
16352—F. W. Compton.....	33 00

\$3,322 50

Thirty-ninth Fiscal Year.

Warrant No. 1193—L. W. Matthias.....	\$84 00
1727—L. W. Matthias.....	66 00
1728—C. Newell.....	47 25
2346—L. W. Matthias.....	72 00
2347—C. Newell.....	54 00
3092—L. W. Matthias.....	68 25
3093—C. Newell.....	54 00
3427—L. W. Matthias.....	72 00
3428—C. Newell.....	54 00
4064—L. W. Matthias.....	72 90
4065—C. Newell.....	54 00
4276—L. W. Matthias.....	30 00
4277—C. Newell.....	22 50
4628—L. W. Matthias.....	78 00
4629—C. Newell.....	57 95
5769—L. W. Matthias.....	102 00
5770—C. Newell.....	45 00
6211—L. W. Matthias.....	72 00
6212—C. Newell.....	51 75
6702—L. W. Matthias.....	72 00
6703—C. Newell.....	54 00
7377—L. W. Matthias.....	60 00
7378—C. Newell.....	54 00
7963—L. W. Matthias.....	72 00
7964—C. Newell.....	54 00
8325—L. W. Matthias.....	72 00
8326—C. Newell.....	54 00
9294—L. W. Matthias.....	108 00
9295—C. Newell.....	81 00
9450—L. W. Matthias.....	72 00
9451—C. Newell.....	54 00
10067—L. W. Matthias.....	72 00
10068—C. Newell.....	49 50
10395—L. W. Matthias.....	72 00
10396—C. Newell.....	54 00
11101—L. W. Matthias.....	72 00
11102—C. Newell.....	54 00
11325—L. W. Matthias.....	72 00
11326—C. Newell.....	54 00
11969—L. W. Matthias.....	72 00
11970—C. Newell.....	54 00
12227—L. W. Matthias.....	72 00
12228—C. Newell.....	54 00
12707—L. W. Matthias.....	72 00
12708—C. Newell.....	40 50

Warrant No. 13115—L. W. Matthias	\$72 00
13016—C. Newell	54 00
13554—L. W. Matthias	72 00
13555—C. Newell	54 00

\$3,079 70

Fortieth Fiscal Year.

Warrant No. 110—L. W. Matthias	\$72 00
111—C. Newell	31 50
325—L. W. Matthias	66 00
326—C. Newell	49 50
946—L. W. Matthias	72 00
947—C. Newell	13 50
1374—L. W. Matthias	72 00
1375—C. Newell	49 50
2032—L. W. Matthias	72 00
2033—C. Newell	49 50
2813—L. W. Matthias	72 00
2814—C. Newell	9 00
3322—L. W. Matthias	72 00
4085—L. W. Matthias	72 00
4784—L. W. Matthias	66 00
5363—L. W. Matthias	78 00
5955—L. W. Matthias	72 00
6849—L. W. Matthias	72 00
7385—L. W. Matthias	66 00
8068—L. W. Matthias	78 00
9366—L. W. Matthias	72 00
11075—L. W. Matthias	72 00
11488—L. W. Matthias	72 00
14022—L. W. Matthias	72 00
14889—L. W. Matthias	72 00
15170—L. W. Matthias	72 00
15473—L. W. Matthias	72 00
16223—L. W. Matthias	72 00
16743—L. W. Matthias	72 00
17219—L. W. Matthias	72 00

\$1,924 50

Forty-first Fiscal Year.

Warrant No. 563—L. W. Matthias	\$66 00
1042—L. W. Matthias	72 00
1723—L. W. Matthias	72 00
2466—L. W. Matthias	72 00
3322—L. W. Matthias	72 00
3593—L. W. Matthias	72 00
4689—L. W. Matthias	72 00
5406—L. W. Matthias	72 00
6137—L. W. Matthias	72 00
6699—L. W. Matthias	72 00
7400—L. W. Matthias	72 00
8255—L. W. Matthias	36 00
10474—L. W. Matthias	72 00
10837—L. W. Matthias	72 00
11261—L. W. Matthias	72 00
11443—L. W. Matthias	72 00
12129—L. W. Matthias	72 00
12383—L. W. Matthias	72 00
13009—L. W. Matthias	72 00
13347—L. W. Matthias	72 00
13745—L. W. Matthias	72 00
13992—L. W. Matthias	72 00
14427—L. W. Matthias	84 00

\$1,626 00

Forty-second Fiscal Year.

Warrant No. 129—L. W. Matthias	\$60 00
615—L. W. Matthias	72 00
1303—L. W. Matthias	72 00
1728—L. W. Matthias	72 00
2391—L. W. Matthias	72 00
2622—L. W. Matthias	72 00
3327—L. W. Matthias	72 00

Warrant No. 3640—L. W. Matthias	\$72 00
4101—L. W. Matthias	72 00
4586—L. W. Matthias	72 00
5365—L. W. Matthias	72 00
5603—L. W. Matthias	72 00
6136—L. W. Matthias	72 00
7134—L. W. Matthias	72 00
8514—L. W. Matthias	72 00
9776—L. W. Matthias	72 00

\$1,140 00

Recapitulation.

Thirty-seventh fiscal year	\$1,850 45
Thirty-eighth fiscal year	3,322 50
Thirty-ninth fiscal year	3,079 70
Fortieth fiscal year	1,924 50
Forty-first fiscal year	1,626 00
Forty-second fiscal year	1,140 00

\$12,943 15

EXHIBIT C.

EXPENDITURES ON ACCOUNT OF ENGRAVING (WAGES OF EMPLOYÉES) FOR THE THIRTY-SEVENTH, THIRTY-EIGHTH, THIRTY-NINTH, FORTIETH, FORTY-FIRST, AND A PORTION OF THE FORTY-SECOND FISCAL YEARS.

Thirty-seventh Fiscal Year.

Warrant No. 5883—M. McKeon	\$80 00
5884—E. Painter	18 00
6229—M. McKeon	80 00
6230—E. Painter	18 00
6419—M. McKeon	80 00
6420—E. Painter	18 00
6570—M. McKeon	80 00
6571—E. Painter	18 00
7069—M. McKeon	80 00
7070—E. Painter	18 00
7452—M. McKeon	80 00
7453—E. Painter	18 00
7861—M. McKeon	80 00
7862—E. Painter	18 00
8136—M. McKeon	80 00
8137—E. Painter	16 50
8573—M. McKeon	80 00
8574—E. Painter	19 00
8917—M. McKeon	80 00
8918—E. Painter	18 00
9384—M. McKeon	60 00
9385—E. Painter	13 50

\$1,053 00

Thirty-eighth Fiscal Year.

Warrant No. 382—M. McKeon	\$100 00
383—E. Painter	22 50
1265—M. McKeon	80 00
1266—E. Painter	18 00
2114—M. McKeon	80 00
2115—E. Painter	9 00
2905—M. McKeon	80 00
2906—E. Painter	18 00
3695—M. McKeon	80 00
3696—E. Painter	18 00
3950—M. McKeon	80 00
3951—E. Painter	18 00
4555—M. McKeon	105 00
4556—E. Painter	23 65
5425—M. McKeon	111 65
5426—E. Painter	22 15
5809—M. McKeon	113 35
5810—E. Painter	25 50
6490—M. McKeon	113 25

Warrant No. 6491—E. Painter.....	\$25 50
7262—M. McKeon	73 30
7263—E. Painter	12 00
9779—M. McKeon	46 65
15173—M. McKeon	80 00
15820—M. McKeon	80 00
16394—M. McKeon	80 00

\$1,515 50

Thirty-ninth Fiscal Year.

Warrant No. 1196—M. McKeon	\$80 00
1729—M. McKeon	68 35
1730—W. E. Smith	33 35
2353—M. McKeon	80 00
2354—W. E. Smith	50 00
3096—M. McKeon	80 00
3097—W. E. Smith	45 85
3434—M. McKeon	80 00
3435—W. E. Smith	45 85
4071—M. McKeon	80 00
4072—W. E. Smith	50 00
4283—M. McKeon	33 35
4284—W. E. Smith	20 85
4638—C. H. Holmes	80 00
4639—W. E. Smith	50 00
5771—C. H. Holmes	113 33
5772—W. E. Smith	70 82
6213—C. H. Holmes	80 00
6214—W. E. Smith	50 00
6707—C. H. Holmes	80 00
6708—W. E. Smith	50 00
7375—C. H. Holmes	80 00
7376—W. E. Smith	50 00
7965—C. H. Holmes	80 00
7966—W. E. Smith	50 00
8392—C. H. Holmes	80 00
8393—W. E. Smith	50 00
9277—C. H. Holmes	120 00
9278—W. E. Smith	75 00
9533—C. H. Holmes	80 00
9534—W. E. Smith	50 00
10069—C. H. Holmes	80 00
10070—W. E. Smith	50 00
10479—C. H. Holmes	80 00
10480—W. E. Smith	50 00
11175—C. H. Holmes	88 55
11176—W. E. Smith	55 75
11409—C. H. Holmes	80 00
11410—W. E. Smith	50 00
12050—C. H. Holmes	80 00
12051—W. E. Smith	50 00
12297—C. H. Holmes	80 00
12298—W. E. Smith	56 25
12790—C. H. Holmes	80 00
12791—W. E. Smith	55 50
13185—C. H. Holmes	80 00
13186—W. E. Smith	50 00
13637—C. H. Holmes	80 00
13638—W. E. Smith	29 15

\$3,211 95

**Fortieth Fiscal Year.*

Warrant No. 198—C. H. Holmes	\$46 65
199—W. E. Smith	29 15
412—C. H. Holmes	63 35
413—W. E. Smith	12 50
1029—C. H. Holmes	90 00
1030—W. E. Smith	25 00
1396—C. H. Holmes	80 00
1397—W. E. Smith	50 00
2037—C. H. Holmes	80 00
2038—W. E. Smith	50 00
2818—C. H. Holmes	80 00
2819—W. E. Smith	41 65

Warrant No. 3326—C. H. Holmes.....	\$80 00
3327—W. E. Smith.....	45 85
4138—C. H. Holmes.....	80 00
4139—W. E. Smith.....	50 00
4863—C. H. Holmes.....	73 35
4864—W. E. Smith.....	45 85
5396—C. H. Holmes.....	80 00
5397—W. E. Smith.....	54 15
5953—C. H. Holmes.....	80 00
5954—W. E. Smith.....	50 00
6870—C. H. Holmes.....	80 00
6871—W. E. Smith.....	50 00
7404—C. H. Holmes.....	73 30
7405—W. E. Smith.....	45 80
8086—C. H. Holmes.....	73 30
8087—W. E. Smith.....	54 15
9446—C. H. Holmes.....	80 00
9447—W. E. Smith.....	50 00
11156—C. H. Holmes.....	80 00
11157—W. E. Smith.....	50 00
12548—C. H. Holmes.....	80 00
12549—W. E. Smith.....	50 00
14107—C. H. Holmes.....	80 00
14108—W. E. Smith.....	50 00
14975—C. H. Holmes.....	80 00
14976—W. C. Smith.....	50 00
15185—C. H. Holmes.....	80 00
15186—W. E. Smith.....	50 00
15478—C. H. Holmes.....	80 00
15479—W. E. Smith.....	50 00
16223—C. H. Holmes.....	80 00
16229—W. E. Smith.....	50 00
16765—C. H. Holmes.....	80 00
16766—W. E. Smith.....	50 00
17242—C. H. Holmes.....	80 00
17243—W. E. Smith.....	50 00
18105—C. H. Holmes.....	73 35
18106—W. E. Smith.....	50 00

\$3,077 40

Forty-first Fiscal Year.

Warrant No. 650—C. H. Holmes.....	73 33
651—W. E. Smith.....	45 80
1055—C. H. Holmes.....	80 00
1056—W. E. Smith.....	50 00
1728—C. H. Holmes.....	80 00
1729—W. E. Smith.....	50 00
2471—C. H. Holmes.....	80 00
2472—W. E. Smith.....	50 00
3327—C. H. Holmes.....	80 00
3328—W. E. Smith.....	50 00
3598—C. H. Holmes.....	80 00
3599—W. E. Smith.....	50 00
4694—C. H. Holmes.....	80 00
4695—W. E. Smith.....	50 00
5410—C. H. Holmes.....	80 00
5411—W. E. Smith.....	50 00
6142—C. H. Holmes.....	80 00
6143—W. E. Smith.....	50 00
6702—C. H. Holmes.....	80 00
6703—W. E. Smith.....	50 00
7402—C. H. Holmes.....	80 00
7403—W. E. Smith.....	50 00
8256—C. H. Holmes.....	80 00
8257—W. E. Smith.....	50 00
8829—C. H. Holmes.....	80 00
8830—W. E. Smith.....	50 00
9910—C. H. Holmes.....	80 00
9911—W. E. Smith.....	50 00
10475—C. H. Holmes.....	80 00
10476—W. E. Smith.....	50 00
10838—C. H. Holmes.....	80 00
10839—W. E. Smith.....	50 00
11262—C. H. Holmes.....	80 00
11263—W. E. Smith.....	50 00

Warrant No. 11444—C. H. Holmes.....	\$80 00
11445—W. E. Smith.....	50 00
12130—C. H. Holmes.....	80 00
12131—W. E. Smith.....	50 00
11388—C. H. Holmes.....	80 00
12389—W. E. Smith.....	50 00
13014—C. H. Holmes.....	80 00
13015—W. E. Smith.....	50 00
13379—C. H. Holmes.....	80 50
13380—W. E. Smith.....	50 00
13760—C. H. Holmes.....	80 00
13761—W. E. Smith.....	50 00
14090—C. H. Holmes.....	80 00
14031—W. E. Smith.....	50 00
14473—C. H. Holmes.....	93 35
14474—W. E. Smith.....	58 35
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	\$3,260 83

Forty-second Fiscal Year.

Warrant No. 177—C. H. Holmes.....	\$66 65
178—W. E. Smith.....	41 65
661—C. H. Holmes.....	80 00
662—W. E. Smith.....	50 00
1348—C. H. Holmes.....	80 00
1349—W. E. Smith.....	50 00
1730—C. H. Holmes.....	80 00
1731—W. E. Smith.....	50 00
2392—C. H. Holmes.....	80 00
2393—W. E. Smith.....	50 00
2623—C. H. Holmes.....	80 00
2624—W. E. Smith.....	50 00
3323—C. H. Holmes.....	80 00
3324—W. E. Smith.....	80 00
3641—C. H. Holmes.....	80 00
3642—W. E. Smith.....	50 00
4002—C. H. Holmes.....	80 00
4103—W. E. Smith.....	50 00
4587—C. H. Holmes.....	60 00
4588—W. E. Smith.....	50 00
5366—C. H. Holmes.....	80 00
5367—W. E. Smith.....	50 00
5604—C. H. Holmes.....	80 00
5605—W. E. Smith.....	50 00
6137—C. H. Holmes.....	80 00
6138—W. E. Smith.....	50 00
7136—C. H. Holmes.....	80 00
7137—W. E. Smith.....	50 00
8515—C. H. Holmes.....	40 00
8516—W. E. Smith.....	25 00
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	\$1,873 30

Recapitulation.

Thirty-seventh fiscal year.....	\$1,053 00
Thirty-eighth fiscal year.....	1,515 50
Thirty-ninth fiscal year.....	3,211 95
Fortieth fiscal year.....	3,077 40
Forty-first fiscal year.....	3,260 83
Forty-second fiscal year.....	1,873 30
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	\$13,991 98

EXHIBIT D.

EXPENDITURES ON ACCOUNT OF EQUIPMENT (COST) FOR THE THIRTY-SEVENTH, THIRTY-EIGHTH, THIRTY-NINTH, FORTIETH, FORTY-FIRST, AND A PORTION OF THE FORTY-SECOND FISCAL YEARS.

Thirty-seventh Fiscal Year.

Warrant No. 134-7—Employés, setting up machinery.....	\$72 00
141—D. F. Beveridge and M. J. Ayer, carpentry.....	1,215 00
140—J. A. Cunningham, boiler, etc.....	1,395 92
675-83—Payroll, employés, setting up machinery.....	683 15
685—D. F. Beveridge and M. J. Ayer, labor and material.....	1,889 65

Warrant No. 719—Smith & Muir, water-closet and gas fitting.....	\$301 50
933-45—Employés, bindery, setting up machinery.....	310 00
954—R. M. Mellar, foundation in engine-room, press-room, cement floors in said rooms, and foundation for elevator, etc.....	2,286 96
956—F. X. Bauer, work on new heater for boiler.....	185 11
957—Tatum & Bowen, belting.....	144 30
958—Rankin, Brayton & Co., engine.....	2,100 00
959—Cavanaugh & Fredericks, flue cleaner and globe valves.....	8 85
960—John McComb, Warden, stone.....	100 00
961—Carlaw Brothers, cutting on engine bed.....	15 00
962—Huntington-Hopkins Co., hardware.....	114 48
1216-28—Employés, bindery, setting up machinery.....	392 00
1473—San Francisco Tool Co., wrought-iron pulleys.....	18 60
1474—Ed. B. Read, nickel-plated cups.....	12 00
1475—E. F. Woodward, labor and material.....	140 50
1519—S. F. Tool Co., shafting, etc.....	410 36
1520—Huntington-Hopkins Co., hardware.....	24 05
1523—The E. P. Donnell Manufacturing Co., machinery for bindery.....	11,959 65
1557-67—Employés, bindery, setting up machinery.....	252 00
2081-41—Employés, bindery, setting up machinery.....	266 20
2429—Palmer & Rey, stop cylinder press.....	3,540 00
2430—E. P. Donnell Manufacturing Co., machinery for bindery.....	264 25
2497-2500—Employés, bindery, setting up machinery.....	216 00
2516—Tatum & Bowen, zinc and brass cups.....	66 86
2517—Huntington-Hopkins Co., pulleys, etc.....	47 71
2755—Holbrook, Merrill & Stetson, dusters, spittoons, etc.....	23 25
2757—Philip Hinkle & Co., eight-inch ram.....	375 00
2758—Smith & Muir, plumbing and gas fitting.....	997 05
2804-11—Employés, bindery, fitting up bindery.....	216 00
2849—Pioneer Box Co., truck boxes.....	7 20
2853—Painter & Co., electric molding press, battery tank.....	715 75
2854—Taft & Bassett, shoot board and two planes, table legs, etc.....	25 50
2855—George W. Nichols, painting.....	929 61
2863—George W. Nichols, painting.....	21 25
2864—James J. Ayers, traveling expenses.....	511 00
2866—Huntington-Hopkins Co., hardware.....	52 19
3132-4—Employés, fitting up bindery.....	246 75
3175-9—Employés, fitting up bindery.....	189 00
3252—M. R. Rose, labor and material in connection with boiler and engine.....	194 28
3253—Smith & Muir, plumbing.....	87 50
3254—Wm. Gutenberger, labor and material in fitting up bindery.....	832 58
3256—Cottrell & Sons.....	12,320 00
3394-3400—Employés, fitting up bindery.....	182 25
3597-98—Employés, fitting up bindery.....	148 30
3894—C. H. Rave, watchman's clock.....	64 00
3895—C. B. Cottrell (Chicago), machinery.....	3,700 00
3896—Klune & Floberg, clocks, etc.....	17 50
3897—J. J. Ayers, paid freight on machinery.....	75 20
3898—J. J. Ayers, traveling expenses, etc.....	73 00
3899—Holbrook, Merrill & Stetson, work on roof over boiler-house.....	7 14
3900—Ostrander & Huke (Chicago), one electro furnace.....	140 00
3901—A. L. Bancroft & Co., one Gill hot pressing machine.....	2,400 00
3902—Huntington-Hopkins Co., hardware, etc.....	166 62
3903—Friend & Terry Lumber Co., lumber and doors.....	215 24
3980—J. C. Devine, marble.....	26 75
4063—Friend & Terry Lumber Co., lumber.....	87 50
4067—Taft & Bassett, table legs, roller, etc.....	37 00
4069—Huntington-Hopkins Co., hardware, etc.....	98 63
4119-20—Employés, fitting up bindery.....	108 00
4231—E. P. Donnell Manufacturing Co., machinery.....	59 00
4232—Locke & Lavenson, awning, pole, etc.....	6 85
4234—L. L. Lewis & Co., mirrors, hooks, screws, etc.....	24 25
4235—Palmer & Rey, minion accents, etc.....	184 25
4441—R. M. Mellar, laying cement floors.....	41 00
4442—E. P. Donnell Manufacturing Co., wood spools.....	2 10
4443—Palmer & Rey, erecting presses, making special primer and min- ion accents.....	832 79
4444—Tatum & Bowen, belting, whistle, blower, etc.....	890 63
4461—Sullivan & Cunningham, two butcher blocks.....	13 00
4520—Palmer & Rey, minion accents, etc.....	61 59
4521—R. Hoe & Co., stereotype blocks.....	205 75
4721-22—Employés, fitting up bindery.....	203 90
4816-17—Employés, fitting up bindery.....	108 00
4866—Palmer & Rey, shoot board, casting-box, etc.....	216 50
4900—J. C. Devine, marble.....	42 50

Warrant No. 4901—Cavanaugh & Fredericks, No. 3 Hawes' trap.....	\$21 00
4902—Loftus Bros. & Rich, light attachment for lubricator.....	3 00
4903—Palmer & Rey, brevier points and drives.....	7 14
4904—Painter & Co., backing stand for blower, \$52 25; credit by shoot boards, etc., returned, \$35	17 25
4905—Sullivan & Ravekes, glass, paint, oil, etc.....	39 88
5154—M. R. Rose, labor and material in fitting bindery.....	79 70
5155—E. P. Donnell M'fg Co., corner, hand, and center stamps, etc.....	148 38
5157—Palmer & Rey, English accents and drives.....	4 00
5236-37—Employés, fitting up bindery.....	108 00
5614—Palmer & Rey, special and brevier accents.....	207 52
5615—S. Simons & Co. (Chicago), boxwood.....	99 56
5616—L. L. Lewis & Co., spittoons, pails, dusters, etc.....	30 40
5617—Huntington-Hopkins Co., hardware, tools, etc.....	400 67
5691—Employés, fitting up bindery.....	60 00
5882—Employés, fitting up bindery.....	60 00
5962—Smith & Muir, plumbing and gas fitting.....	1,156 68
6157—Friend & Terry Lumber Co., lumber, doors, etc.....	87 79
6158—Huntington-Hopkins Co., hardware, etc.....	22 80
6160—Holbrook, Merrill & Stetson, labor and material, fitting bindery.....	59 09
6161—Wm. Gutenberg, labor and material, fitting up bindery.....	446 35
6227—Employés, fitting up bindery.....	60 00
6265—Palmer & Rey, paging machine.....	238 00
6267—L. L. Lewis & Co., brushes.....	4 25
6268—Palmer & Rey, cutting and making special brevier.....	1,189 42
6277—J. G. Davis, desks, chairs, window shades.....	124 50
6595—Huntington-Hopkins Co., hardware, etc.....	14 19
6594—Palmer & Rey, quoins and nickel-plated key.....	10 75
7140—Huntington-Hopkins Co., hardware, etc.....	116 72
7143—C. B. Cottrell & Sons, steel finishing block.....	87 75
7529—Friend & Terry Lumber Co., lumber.....	53 11
7331—Palmer & Rey, leads and slugs.....	17 50
7686—P. Nash, painting.....	76 00
7725—Smith & Muir, plumbing and gas fitting.....	96 04
7999—L. L. Lewis & Co., brushes, etc.....	4 50
8195—Huntington-Hopkins Co., hardware.....	6 40
8715—Huntington-Hopkins Co., hardware.....	2 83
8717—J. G. Davis, chairs, etc.....	68 25
8719—Smith & Young, filter.....	28 35
8721—Wm. Gutenberg, labor and material.....	57 49
9039—Smith & Muir, labor and material.....	28 41
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	\$61,917 92

Thirty-eighth Fiscal Year.

Warrant No. 71—Huntington-Hopkins Co., hardware, etc.....	\$8 38
72—Friend & Terry Lumber Co., lumber.....	12 02
75—Locke & Lavenson, rubber carpet.....	55 80
3110—Huntington-Hopkins Co., belting.....	16 08
3156—Rankin, Brayton & Co., expenses of engineer setting valves.....	50 00
3157—Holbrook, Merrill & Stetson, oil pumps, etc.....	8 50
3160—Huntington-Hopkins Co., hardware, etc.....	9 28
4170—Palmer & Rey, sewing benches.....	12 50
5262—Friend & Terry Lumber Co., lumber.....	90 78
5265—Tatum & Bowen, pica.....	23 35
5266—Huntington-Hopkins Co., hardware, etc.....	17 68
5271—Smith & Muir, plumbing, etc.....	20 71
5504—P. Nash, painting.....	87 00
5507—William Gutenberg, labor and material.....	99 01
6043—Palmer & Rey, long primer mathem. signs and canceled figures.....	11 21
6045—Huntington-Hopkins Co., hardware, etc.....	34 15
7265—Sullivan & Co., window lights.....	28 50
7266—Huntington-Hopkins Co., hardware, etc.....	132 08
7270—Friend & Terry Lumber Co., doors, sash, lumber, etc.....	56 28
7466—William Gutenberg, labor and material.....	85 23
8915—Smith & Muir, labor and material.....	98 64
8916—Huntington-Hopkins Co., hardware, etc.....	9 39
12145—H. M. Bernard, wagon and apron.....	229 00
12355—L. L. Lewis & Co., brushes and spittoons.....	16 00
12356—Huntington-Hopkins Co., belting, etc.....	5 00
12697—Painter & Co., long primer type.....	\$31 50
12698—George F. Bronner, waste baskets.....	4 00
13818—L. L. Lewis & Co., brushes.....	6 00
13819—Huntington-Hopkins Co., hardware, etc.....	10 82
14816—E. Lyon & Co., needles.....	2 00
14819—William Gutenberg, labor and material.....	109 27

Warrant No. 14820—S. Simon & Co. (Chicago), boxwood	\$80 55
14821—Theo. Winters, one horse	125 00
14825—Huntington-Hopkins Co., hardware, etc.	18 04
15184—Smith & Muir, plumbing	323 06
15188—Painter & Co., leads	11 05
15191—Huntington-Hopkins Co., hardware, etc.	134 84

\$2,072 70

Thirty-ninth Fiscal Year.

Warrant No. 965—S. Simon & Co. (Chicago), boxwood	\$76 80
968—C. L. Giller, dies	30 00
970—Painter & Co., Giant lead cutter, etc.	8 80
1789—C. W. Saulburg, portrait blocks	10 00
1790—Stewart Merrill, wood portraits	46 25
2747—Huntington-Hopkins Co., hardware, etc.	19 47
4744—Smith & Muir, labor and material	48 01
4818—Wm. Gutenberger, labor and material	41 12
4819—Wm. Gutenberger, labor and material	155 80
5040—Holbrook, Merrill & Stetson, labor and material	12 40
5043—Stewart Merrill, maps, etc.	19 50
5044—Stewart Merrill, wood portraits	20 00
5045—Friend & Terry Lumber Co., lumber	25 49
5050—Palmer & Rey, minion, etc.	59 23
5051—Huntington-Hopkins Co., hardware	2 00
5053—Mrs. Mary H. Sampler, sample cutter, etc.	429 50
5054—Geo. H. Sanborn & Sons, 17-inch roller backing machine, etc.	692 85
5988—Stewart Merrill, wood prints	17 00
9684—G. L. Giller, dies	23 50
9685—W. B. Miller, clock	12 00
9686—R. S. Jones, enlarging bindery	248 82
9690—E. P. Donnell Manufacturing Co, tools	15 00
9698—Palmer & Rey, counting machine	24 00
9699—J. Asher, map	6 00
9701—Waterhouse & Lester, maple and mill work	14 50
9704—S. Simons & Co. (Chicago), boxwood	83 20
9706—Joseph Bailey, labor and material	21 00
9707—Guthrie Bros., tinning roof of coal shed	40 21
9709—A. Forman & Son, minion accents	67 88
9710—Stewart Merrill, maps on wood	26 50
9714—Holbrook, Merrill & Stetson, labor and material	91 58
9716—Frank Wickwire, express harness	35 00
9718—Huntington-Hopkins Co., hardware	17 12
9720—M. R. Rose, labor and material	37 50
10330—A. Forman & Son, one case	12 50
10334—Holbrook, Merrill & Stetson, labor and material	10 98
10336—Palmer & Rey, counting machine	12 00
11239—Palmer & Rey, roller molds	200 00
11630—Edison Fire Extinguisher Co., fire extinguishers, one third of bill	41 00
12174—Huntington-Hopkins Co., hardware	5 40
12177—M. McKeon, engraving	54 00
12178—M. McKeon, engraving	180 00
12179—Stewart Merrill, engraving	14 50
12183—Holbrook, Merrill & Stetson, labor and material	18 42
12410—Huntington-Hopkins Co., hardware	6 40
12411—Holbrook, Merrill & Stetson, hardware	10 70
12413—M. McKeon, engraving	72 00
13294—Holbrook, Merrill & Stetson, material	15 00
13295—Huntington-Hopkins Co., hardware, etc.	50 93
13296—E. C. French, engraving	30 00
13298—Wm. Wiseman, engraving	39 00
13300—A. Forman & Sons, primer antique	5 18
13305—M. McKeon, engraving	72 00

\$3,319 04

Fortieth Fiscal Year.

Warrant No. 504—Holbrook, Merrill & Stetson, material	\$25 39
505—W. F. Johnson, labor and material	104 31
506—C. Suter, labor and material	22 30
508—Locke & Lavenson, window awnings	\$21 65
514—Richards & Knox, lumber	10 01
517—M. R. Rose, labor and material	118 40
519—Waterhouse & Lester, maple	11 00
1236—Holbrook, Merrill & Stetson, material	12 83
1241—Friend & Terry Lumber Co., lumber	18 52

Warrant No. 1242—Richards & Knox, lumber.....	\$104 35
1243—Stewart Merrill, wood prints	33 50
1247—S. Simon & Co. (Chicago), boxwood.....	114 65
2588—W. F. Johnson, pulleys, etc.	22 84
2587—A. Forman & Son, leads.....	18 50
2590—Cunningham, Curtiss & Welch, mold board.....	40 00
2595—Locke & Lavenson, window awnings.....	126 00
5004—Stewart Merrill, prints on wood.....	37 50
6456—C. Suter, table top.....	7 75
15984—Stewart Merrill, photos on wood	34 00
17361—A. Pollhammer, brass plates	25 00
17362—J. F. Hill, labor and material	39 37
18555—Stewart Merrill, photos on wood	20 50
18557—S. Simon & Co., boxwood.....	107 08

\$1,075 45

Forty-first Fiscal Year.

Warrant No. 2090—Hicks-Judd Co., knives	\$45 00
3125—Stewart Merrill, photos on wood.....	38 50
5783—Hicks-Judd Co., inking presses	2,008 00
6331—John Karst (New York), engraving.....	456 00
7985—John Karst (New York), engraving.....	495 00
9607—Stewart Merrill, photos on wood.....	48 00
9608—R. D. Servoss (New York), engravings.....	325 00
10651—R. D. Servoss (New York), engravings.....	85 00
11954—A. P. Johnston & Co., wood for engraving.....	99 87
11955—R. D. Servoss, engraving (map drawing).....	30 00
11956—R. Hoe & Co., stereotyping blocks, etc.,.....	64 15
11957—A. Pollhammer, dies (brass).....	85 00
13064—R. D. Servoss, engraving.....	425 00
14117—R. D. Servoss, engraving.....	190 00
14121—A. Pollhammer, rulers.....	30 00

\$4,424 52

Forty-second Fiscal Year.

Warrant No. 1485—R. Hoe & Co., patent stereotype blocks.....	\$104 30
5415—A. Pollhammer, brass dies.....	50 00
6013—Stewart Merrill, photos on wood.....	23 50
6675—L. Winters, photos on wood.....	4 50

\$182 30

Recapitulation.

Thirty-seventh fiscal year.....	\$61,917 92
Thirty-eighth fiscal year.....	2,072 70
Thirty-ninth fiscal year.....	3,319 04
Fortieth fiscal year.....	1,075 45
Forty-first fiscal year.....	4,424 52
Forty-second fiscal year.....	182 30
	<u>\$72,991 93</u>

EVIDENCE

Taken before the Senate Committee on Labor
and Capital upon the Fraudulent Practices
of Employment Agencies, Friday, February
27, 1891.

EVIDENCE.

FRANK WARREN testified that on the twenty-seventh day of last September he was sent by Ward & O'Brien, of San Francisco, to a Mr. White, contractor at Olympia, Washington Territory, to work as teamster. The employment agent told him that the wages were \$2 50 a day and \$4 50 per week for board. On arrival at the work he found that the pay was \$2 per day and \$5 for board. He did not get a job. Was told no men were wanted. He had paid \$7 50 for fare and office fee. He was solicited to go to the job when passing by the office. He did not go in and ask for it. Did not get his fee returned. Said he knows of many other instances of similar character.

PETER ANDREWS testified that six weeks ago he was sent out to Butte County by Mr. Allen, of Fourth Street, Sacramento, and paid \$1 50 for the job. The job was to drive team of six colts. He is a good teamster, but found he was incapable of undertaking the job as the team was not broken in. He returned to Sacramento, but could not get the return of his fee. Testified that he knows of other cases where the same thing has been done, and knew of instances where men had been sent to jobs where no request for help had been made. "Do you know that under the law they are compelled to return the fee if you don't make an engagement?" "Yes, I knew that I could force it." "Why didn't you sue for it?" "Because it would have cost me more than four times the amount and a great deal of time."

JAMES ALEXANDER testified that he was sent by Ward & O'Brien, of San Francisco, to Albany, Oregon, to work on the Oregon Pacific Railroad (a year ago last October). He was sent to work on bridges. He paid \$2 for job and \$6 for fare. The contractor told him he had no work for him; that he did not send for any men. Sixty men went with him, and none of them got work. Orman & Crooks were the contractors. He did not have enough money to get back. He knows of similar instances where men have paid money for jobs, and when they got there found no work.

HENRY SMITH testified that he personally knows of several men that were shipped with three hundred and fifty carpenters and laborers to Seattle by an employment agency on Mission Street, San Francisco. He saw several of them back in San Francisco two weeks after, and they said there was no work up there, and that they had not been able to get their fee back. He knew of men being shipped by the hundred from Kansas City to Portland, Oregon, to work on the railroad, but only a few obtained employment, and then at a much lower wage than was represented.

A. H. ROBERTS testified that he was sent by Tom Allen, of Sacramento, to a job in the country. The job was not as represented, and he failed to secure the return of his fee when he came back. Paid

\$1 50 for the job. He did have enough money to sue for it, and so had to lose it, although he knew it was unlawful for them to retain it.

HENRY WEBB testified that last fall Cressett, of San Francisco, sent him to Nevada City to a man named Voss, at a sawmill, to be put on a job at road making. It cost him \$6 25 fare and \$2 for job, and also hotel expenses. He only secured four days' work. The others with him were discharged also.

Mr. Webb stated that he had frequently been treated the same way, and knew of many other instances like his.

C. PRAMIGE testified that T. Allen, of Sacramento, sent him to Mr. Menke's ranch, about eight miles out, last September. Allen told him that there was a job there at \$1 50 a day, but on his arrival at the ranch he was told that no man had been sent for. He had hard work to get his fee back.

He has a partner who was sent out to Courtland at the same time and from the same office, and he only received three days' work, as the job was nearly finished. He returned to Sacramento, but did not secure the return of his fee or expenses.

C. KRAMAR testified that last September Ward & Co., of San Francisco, sent him to Lathrop, along with four others, to work as laborers on the Merced Canal. They paid \$2 for the job and \$1 50 railroad fare. On arrival at the work he was told that no men were wanted as laborers, and that the company had only sent for teamsters. He did not have enough money to return to San Francisco, and so had to tramp to Fresno. The other men also had to tramp.

GEORGE BROWN testified that two years ago Pawler & Co., of Los Angeles, sent him out six miles to work on a ranch. He paid \$2 for the job. He was only kept at work two days at a dollar a day and discharged without any reason. He returned to Los Angeles, but was told that he had earned enough to pay his office fee and had no kick coming.

Four days afterwards he met a man who had also worked at the same place for two days and had then been discharged. He made inquiries and found out that the employment agent and the rancher were making a regular business of having men sent out there and allowed to work just two days and then discharged. He had also had similar experience of this fraudulent system in Tacoma last fall, where he had been sent out to work on a ranch and had not secured a job after paying \$2 for the job and \$1 railroad fare. The rancher's name was Mr. Wolverton. He had to tramp back to Tacoma, and on stating the case to the employment agent was told that his fee could not be returned to him because he had not come back right away.

WM. HALL testified that Mr. Allen, of Fourth Street, Sacramento, last spring sent him out with two others to work at haying, promising him two weeks' work and arranged to have his fee of \$1 50 kept back by the employer. He only secured four days' work, as that was the finish. The employer kept back \$1 50 for his office fee, and he had also to pay \$1 25 stage fare to get back to Sacramento. He complained at the employment office, but could obtain no redress. He also knows of two

men being sent from Sacramento to Wheatland to work on ranch driving team, at \$1 15 and board. They paid \$1 50 for the job and \$1 25 railroad fare. On arriving, there was no such job, and they were put at picking hops, where all they could earn was about 90 cents a day, and there was only three days' work. The ranch was that of Dr. Durst. They had to tramp back to Sacramento broke. Has heard of many cases much worse.

JAMES KEMPSEY testified that Ward & Co., of Clay Street, San Francisco, last June sent him to Hogan & Burns, contractors, at a job out near the Mission. The job was to work at laboring, digging for a sewer. He paid \$1 50 for the job. The job was finished after he had worked two days and a half, although the employment agent told him the job would last a month at \$1 50 per day and board. He went to Ward & Co. for the return of his fee, but was told that he had been discharged, and that no fee could be returned to him. He had many times been treated similar, but much worse, by various employment agents all over the State.

THOMAS H. FARRELL testified, corroborating the testimony as regards the tyrannic actions of these employment agencies all over California, and their fraudulent practices of dealing with men who go to them seeking work. He knew of instances which were much harder on the man seeking work, where he may go along and come across a job where hundreds of men are wanted, and where it is impossible to be put to work unless accompanied with a ticket from some particular employment agency in the city. He had seen men turned away who were broke and begging to be put on, while others would ride in from the cities, show a ticket from some agent and be put to work immediately. He also said he was personally acquainted with many of the testifiers who had given their evidence, and knew them as honest, conscientious working men, who would speak the truth.

C. LENTEN testified indorsing the statements as to the impossibility of securing work on many of the large jobs that open out without coming through an employment agent. He said such facts were within his personal knowledge and a matter of every day occurrence.

C. B. SEDGWICK testified in corroboration of the foregoing testimony, citing in affirmation thereof the criminal records of many of the San Francisco employment agents, and the fact that many of them have frequently been incarcerated for fraudulent misrepresentations and the obtaining of money under false pretenses. He also testified that he was personally acquainted with many of the testifying witnesses, and knows them to be honest, reliable laboring men, whose statements are similar to instances coming within his own personal knowledge.

W. M. WILLEY testified that in his capacity as President of the Pacific Coast Laborers' Union hundreds of instances of abuse and fraud on the part of employment agents had been brought to his attention. He also testified that in many instances receipts for money paid to employment agents had been exhibited by the men in corroboration of the truth of their complaints. He further stated that the accumulating incidents

that have come under his personal observation point conclusively to the fact of connivance on the part of the employment agents and the foremen of different contractors in and about the city of San Francisco. Certain jobs of grading, where not more than twenty-five or thirty laborers have been employed at any one time, there has been during the course of less than a year possibly over five hundred men employed and discharged. He stated that he was personally acquainted with many of the discharged men, and knew them to be first class, sober workers, and that there could be but one assignable motive for the changes, namely, the division of the office fees between employment agents and the foremen of the works.

MAHER, Chairman.

EVIDENCE

Taken for the Assembly Committee on Labor
and Capital as to the Fraudulent Practices
of Employment Agencies, together with the
Evidence taken upon the same subject by
the Senate Committee on Labor and Capital.

EVIDENCE AS TO THE FRAUDULENT PRACTICES OF EMPLOYMENT AGENCIES.

At a meeting of the unemployed held at Irish-American Hall, San Francisco, on February 28, 1891, to indorse Senate Bill No. 639—An Act to provide for the employment of destitute citizens, and making appropriations therefor—and Senate Bill No. 640—An Act to amend sections thirty-eight and thirty-nine of an Act entitled "An Act to establish and support a Bureau of Labor Statistics"—the following testimony was taken and ordered forwarded to the Assembly Committee on Labor and Capital:

EVIDENCE.

CHARLES GETZ testified as follows: My name is Charles Getz. I live at the Pacific Lodging House, situated on Commercial Street, of the city of San Francisco. About eighteen months ago the employment agents, C. R. Hansen & Co., sent me to the Occidental Hotel to work in the laundry department of that house. The wages were \$20 per month. I paid Hansen & Co. \$2 for the job. I worked there two weeks and was discharged. Men who had been there for four years told me that in that laundry a new man had been hired almost every two weeks for the position I had worked. I think the same parties are working there yet, and I can prove by them that what I say is the truth.

HERMAN WERNER testified: I reside at 31 Chesley Street. I took a job from C. R. Hansen & Co., employment agents of this city. They sent me to the Cosmopolitan Hotel. I worked there two days, and they discharged me. I did everything in my power to please the proprietor of the place. I am satisfied that the employment office and the proprietor of the hotel coöperated to defraud me of the office fee.

CHARLES HOFFER testified: I live on Washington Street, in the city of San Francisco. About the tenth day of February of this year, the employment agents, Ward & O'Brian, having their office at 610 Clay Street, of this city, sent me to a job out near the Presidio to work for a man by the name of Green. I worked there one and three fourths days and was discharged. I did good work. The nature of the work was such that any ordinary man could do it. There was no cause at all for my discharge.

THOMAS WRIGHT testified: Last November I was working on a railroad near Martinez. A great many men came to this place to look for work while I was working there. Most of them came from the employment offices of San Francisco. Many of them were put to work, and after working a few hours they were discharged. Some of them only

worked for two hours. Some of them were discharged without pay. According to my judgment, they were good, industrious men. Very few of them worked more than three days. The most of them were sent out by Hansen's Employment Office at San Francisco. Last spring I went to Buckman & Vincent of this city to look for a job. I asked the foreman if he wanted any men, and he told me that he did. He asked me if I came from the employment office. I told him that I did not. Then he said that he was full handed. Immediately after this a man came up from the employment office, and he was put to work.

JOHN KELLEY testified: I reside at 335 Capp Street. Last week I applied at the quarry on Telegraph Hill, where they are taking out stone for the seawall, for work. I asked the foreman for a job. He told me that he needed two men, but that he would not hire us unless we went to the employment office on Pine Street, and paid a \$1 50 apiece for the job. This employment office is situated at 330 Pine Street.

S. H. WILLIAMS testified: My name is S. H. Williams. I live at 525 Folsom Street. I am a dry goods clerk by occupation. About ten months ago I registered at the Clerks' Bureau for a position, paying \$1 for registration. They agreed to notify me as soon as any work suitable for me was found. I have not heard from them since.

G. D. GILLISPIE testified: I reside at 467 Clementina Street. Along about three months ago C. R. Hansen sold me a job in the Metropolitan Restaurant on Second Street. I paid him \$2 for the job. The wages were \$5 per week. I was led to believe that it was a steady job. I worked there for one week. At the end of that time the proprietor came to me and told me that my services were no longer needed. I asked him the reason, and he told me that I had only been hired to take the place of a regular man who had a leave of absence for one week. Thus I had to pay \$2 for the privilege of earning \$5.

JOHN BARKER testified: My name is John Barker. I live at 514 Third Street. I am a paver by occupation. My first experience with employment offices was about a year ago, when I paid Ward & O'Brian, employment agents on Clay Street, \$2 for a job with the Jackson-Street Cable Company. When I went down there to the work I stood on the sidewalk for about fifteen minutes, and while I was standing on the sidewalk there were seven men who came up and applied for work and were refused. After they had applied I walked up to the foreman and presented my ticket from the employment office and was set to work. I was kept working that day. The next day the boss came around and told me that there was not material enough to work all hands, and so two of us were laid off—myself and another man who came from the employment office. I was there several times after that, but they could never find anything for me to do. I was told by a man who had worked there for a long time that this was a regular business between the employment offices and the foreman, that scores of men had been treated in the same manner as I had been, and that the offices and the foreman divided the proceeds between themselves. After this I worked for Hogan & Burns, contractors, on the corner of Twenty-ninth and

Church Streets, in this city. I worked as foreman. I was there for seven months. While I was there, from ten to twenty men would come there from employment offices each week, and they were invariably given work. They were often put to work when no men were needed, and while other men were standing around who had just applied for work, and been refused. Some of these men would be discharged inside of an hour; some of them were kept for two or three days; but none of them any longer than that. For all I could see, these men worked as well, if not better, than the old hands. Loud cursing, and vulgar, brutal abuse on the part of the foreman, generally accompanied their discharge. When they went to the contractor to get him to sign their cards, which would entitle them to recover their employment office fees, he would jump into his buggy and ride off and leave them there. He always made it a point to take their cards from them before they were set to work. While he was gone he would leave the business to the care of his partner. None of these men would ever get their cards back. They would at last get tired of waiting, and go away. It was common report at the camp that the foreman made \$60 per month in this manner. These laborers paid \$2 each for the jobs. I was foreman for this man.

I hereby certify that the above is a true, correct, full, and verbatim report of the testimony given by the aforementioned persons, at the time and place aforesaid.

[SEAL.]

WM. E. WERT,
Secretary.

REPORT

OF

COMMITTEE ON COMMISSIONS

TO THE

ASSEMBLY.

REPORT OF STANDING COMMITTEE ON COMMISSIONS.

MR. SPEAKER: Your committee to whom was referred the task of investigating the various Commissions of the State, have had the matter under very careful consideration, and beg leave to make the following report:

The gentlemen holding the various Commissionerships were duly notified of the time and place of the meetings of the committee, and appeared and presented their reasons why the said Commissions should or should not be maintained; and, after having given them all, and such others as desired to be heard, a fair and patient hearing and examination, under oath, we submit the following as the conclusions at which we have arrived:

1. As to the Fish Commission, we recommend its abolishment, with the additional recommendation that the statutes relating to violations of the fish laws be so amended as to dispense with the further employment of what is known as the fish patrol, and provide for such liberal rewards as will have a tendency to encourage the various Constables, Sheriffs, and deputies throughout the State in making arrests, and the District Attorneys in conducting prosecutions. The reward in each instance to be sufficient to justify the various officers mentioned in securing the necessary evidence to bring about a conviction. We further recommend, in case this Commission should be abolished, that measures be taken to perpetuate the means now in existence for the purpose of hatching and propagating fish at the State hatchery located at Sisson, in the county of Siskiyou.

2. We recommend the abolishment of the State Board of Silk Culture, and that all property of whatever description belonging to the State, in the possession of, or under the control of said Board, be turned over to the State Agricultural Society.

3. We make the same recommendation with regard to the State Board of Forestry, and the further recommendation that liberal rewards be offered for convictions for violations of any regulations concerning our forests.

4. We recommend that the State Board of Horticulture be consolidated under the control of the State Agricultural Society, and make the same recommendation with reference to the State Board of Viticulture; and further recommend that the number of Directors of said State Agricultural Society be increased from twelve to sixteen, by adding thereto two members engaged in horticulture and two members engaged in viticulture, to be appointed by the Governor.

5. We recommend that the Mining Bureau be maintained by a suitable appropriation for the purpose of keeping up the museum and caring for the effects of said Bureau, the payment of a Superintendent, a competent Assayer, a Janitor, and such other assistants as may be deemed necessary by the Board of Directors; all to be under the control of said Board, and that no further expense be incurred in said regard.

6. With relation to the Yosemite Valley and Mariposa Big Tree Grove Commission, we would state that those reservations were granted the

State by Act of Congress, on condition that the State appoint a Commission to take charge of them, and we hardly like to take the responsibility of recommending that the same be abandoned by the State to the Federal Government, but leave it to the sound discretion of the Legislature to determine whether or not the control of the valley and grove are worth the cost entailed by them upon the State.

7. With reference to the Bureau of Labor Statistics, we recommend that it be maintained and that a reasonable appropriation be made for its support, the beneficial results of this Bureau being apparent to your committee, and its usefulness to labor fully demonstrated.

8. We recommend that the State Agricultural Society be maintained, and that proper provision be made for the additional expenses incurred by reason of the additional functions herewith recommended to be conferred upon it.

A statement of the expense of the various Commissions to the State is herewith appended, and bills in conformity with the several recommendations are presented with this report:

EXPENDITURES, STATE VITICULTURAL COMMISSION, 1889-90.

RECEIPTS.

Amount appropriated by the Legislature for the forty-first and forty-second fiscal years, from July 1, 1889, to July 1, 1891.....	\$35,000 00
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DISBURSEMENTS.

Salaries.....	\$2,850 00
Lectures.....	600 00
Experimental work.....	2,794 21
Commissioners' expenses.....	64 80
Conventions.....	387 50
Library.....	110 00
Statistics.....	72 50
Distributing information.....	30 00
Office expenses.....	9,970 76
State Analyst.....	600 00
Total.....	17,479 77
Balance available for the forty-second fiscal year.....	\$17,520 23

EXPENDITURES STATE BOARD HORTICULTURE, FORTY-FIRST AND FORTY-SECOND FISCAL YEARS.

Salary of Secretary.....	\$4,200 00
Salary of Clerk of Quarantine and Publishing Bureau.....	4,200 00
Salary of Clerk to Secretary.....	1,200 00
For uses of the Board.....	25,000 00
Total.....	\$34,600 00

EXPENDITURES, CALIFORNIA STATE MINING BUREAU, 1889-90.

Amounts from October 1, 1889, to October 1, 1890.

RECEIPTS.

Balance on hand October 1, 1889.....	\$47,873 62
Paid into Mining Bureau Fund.....	4,653 05
Appropriation.....	50,000 00
Total.....	\$102,526 67

DISBURSEMENTS.

Salary of State Mineralogist.....	\$3,000 00	
Salaries of geological assistants.....	30,322 30	
Traveling expenses of geological assistants.....	10,757 59	
Clerical assistance.....	1,230 45	
Freight and express charges, geological work.....	251 20	
Sundries, geological work.....	4,093 34	
Rent of premises.....	3,000 00	
Salaries of Bureau employes.....	7,050 00	
Library.....	1,574 81	
Laboratory.....	227 45	
Freight and express charges.....	203 70	
Minerals and museum.....	734 55	
Postage.....	641 06	
Sundries.....	856 08	
		\$63,942 53
Balance on hand October 1, 1890.....		\$38,584 14

EXPENDITURES, STATE BOARD OF FORESTRY, 1889-90.

FINANCIAL STATEMENT.

Appropriation, 1889-1890.....		\$30,000 00
Salary Head Forester.....	\$3,150 00	
Traveling, etc., Head Forester.....	1,327 47	
Salary Forestry Agents, posting notices, etc.....	5,658 60	
Expenses of experimental stations.....	3,301 95	
Wages and incidentals, plantation employes.....	6,692 38	
Salary, Secretary.....	2,625 00	
Contingent expenses, Secretary.....	46 20	
Salary, Botanist.....	600 00	
Contingent expenses, Botanist.....	168 65	
Traveling and incidentals of Commissioners.....	308 98	
Seeds, trees, etc., distributed.....	564 71	
Stationery, porter, postage, printing, etc., main office.....	400 65	
Rent, furniture, fuel, etc.....	1,431 00	
Insurance and legal expenses.....	39 00	
		26,314 59
Balance to credit of Board.....		\$3,685 41

EXPENDITURES, FISH COMMISSION, 1889-90.

EXPENDITURES

During the Fortieth Fiscal Year, ending June 30, 1889, chargeable against the appropriation for the restoration and preservation of fish in the waters of the State.

Balance on hand July 1, 1888.....	\$304 93
Warrants issued during fortieth fiscal year for services performed during the thirty-ninth fiscal year:	

By Expenditures.

Warrant No. 468—To O. P. Egbert, supplies.....	\$13 55
No. 469—To W. E. Elliott, salary.....	66 50
No. 470—To John Howard, salary, expenses.....	56 50
No. 471—To Goldberg, Bowen & Co., supplies.....	37 06
	173 61
Balance on hand from thirty-ninth fiscal year.....	\$131 32
By appropriation (Statutes of California, page 215).....	3,750 00

By Expenditures.

Warrant No. 2226—To J. P. Dalton, salary, expenses.....	\$240 71	
No. 3085—To J. P. Dalton, salary, expenses.....	714 90	
No. 3086—To O. P. Egbert, supplies.....	39 15	
No. 3088—To Goldberg, Bowen & Co., supplies.....	12 38	
No. 3089—To J. G. Woodbury, salary, expenses.....	173 70	
No. 3090—To W. E. Elliott, salary.....	60 00	
No. 3091—To John Howard, salary.....	50 00	
No. 3092—To Charles Wenzinger, salary.....	50 00	
No. 5519—To John P. Dalton, salary, expenses.....	310 00	
No. 5561—To O. P. Egbert, supplies.....	14 30	
No. 5562—To Goldberg, Bowen & Co., supplies.....	15 52	
No. 6170—To John P. Dalton, salary, expenses.....	177 50	
No. 8271—To J. G. Woodbury, salary, expenses.....	156 96	
No. 12294—To John P. Dalton, salary, expenses.....	216 70	
No. 12295—To John P. Dalton, salary, expenses.....	159 85	
No. 12296—To John A. Richardson, salary.....	75 00	
No. 12297—To E. W. Hunt, salary.....	45 00	
No. 12298—To J. G. Woodbury, salary, expenses.....	241 83	
No. 12299—To J. G. Woodbury, salary, expenses.....	270 38	
No. 12300—To Osborn & Alexander, supplies.....	20 90	
No. 12381—To O. P. Egbert, supplies.....	7 15	
No. 12302—To W. H. Schnittger, salary.....	10 00	
No. 15455—To John P. Dalton, salary and expenses.....	208 00	
No. 15456—To John P. Dalton, salary, expenses.....	221 10	
No. 15777—To Osborn & Alexander, supplies.....	24 10	
No. 15778—To J. F. Curley, salary.....	25 00	
No. 16000—To Osborn & Alexander, supplies.....	21 45	
No. 16797—To R. Lauritzen, supplies.....	5 51	
No. 16798—To Osborn & Alexander, supplies.....	14 45	
No. 16799—To O. P. Egbert, supplies.....	25 15	
No. 16800—To Goldberg, Bowen & Co., supplies.....	32 15	
No. 17054—To James McKenna, salary.....	5 00	
No. 18249—To R. Lauritzen, supplies.....	11 30	
No. 18267—To Osborn & Alexander, supplies.....	14 10	
No. 18268—To Goldberg, Bowen & Co., supplies.....	24 60	
No. 18269—To O. P. Egbert, supplies.....	37 40	
No. 18270—To John P. Dalton, salary, expenses.....	126 55	
No. 1286—To O. P. Egbert, supplies (paid in 41st fiscal year).....	23 53	
Totals	\$3,881 32	\$3,881 32

EXPENDITURES

During the fortieth fiscal year, ending June 30, 1889, chargeable against the appropriation for the support and maintenance of State Hatcheries.

Unexpended balance on hand July 1, 1888.....		\$851 93
Warrants issued during the fortieth fiscal year, for services performed during the thirty-ninth fiscal year:		
Warrant No. 208—To J. Shebley, salary and expenses.....	\$69 20	
No. 472—To W. H. Schnittger, salary and expenses.....	60 00	
No. 473—To Stevens & McKinney, supplies.....	200 00	
No. 1628—To J. C. Frazier, labor.....	93 34	
		422 54
Balance on hand for thirty-ninth year.....		\$429 39
To appropriation (Statutes of California, 1889, page 215).....		3,750 00
Warrant No. 1195—To Henry Woodson, supplies.....	\$101 30	
No. 1197—To J. C. Frazier, salary.....	100 00	
No. 1196—To Stevens & McKinney, supplies.....	400 00	
No. 1629—To W. H. Shebley, expenses.....	63 35	
No. 1630—To J. Shebley, salary.....	93 00	
No. 3087—To W. H. Shebley, salary.....	81 30	
No. 3093—To John Hurley, rent.....	20 00	
No. 3094—To J. C. Frazier, salary.....	118 82	
No. 3095—To W. H. Schnittger, salary.....	60 00	
No. 5267—To J. G. Woodbury, salary and expenses.....	298 18	
No. 5533—To J. F. Wyman, supplies.....	8 12	
No. 5535—To J. C. Frazier, supplies.....	48 66	
No. 5534—To R. M. Watson, supplies.....	8 00	
No. 5558—To Sisson Lumber Company, supplies.....	364 71	
No. 5559—To Sisson, Crocker & Co., supplies.....	97 32	
No. 5560—To J. M. Bowles, Jr., supplies.....	42 50	

Warrant No. 6163—To J. G. Woodbury, salary and supplies.....	\$57 70	
No. 6164—To W. C. Gifford, labor.....	50 00	
No. 6165—To Whittier, Fuller & Co., supplies.....	13 00	
No. 6166—To J. H. Sisson, supplies.....	58 65	
No. 6167—To W. H. Schnittger, salary.....	5 00	
No. 6168—To Holbrook, Merrill & Stetson, supplies.....	17 51	
No. 6169—To Sisson Lumber Company, supplies.....	17 47	
No. 8895—To L. Stone, labor.....	375 00	
No. 8896—To Sisson, Crocker & Co., supplies.....	48 00	
No. 8897—To Fred. C. Boyce, labor.....	50 00	
No. 8898—To E. W. Hunt, salary.....	55 65	
No. 8899—To Mount Shasta Manufacturing Co., supplies.....	71 40	
No. 8900—To W. C. Gifford, labor.....	37 50	
No. 8901—To F. C. Boyce, labor.....	45 00	
No. 8902—To Robert Radcliff, freight.....	20 00	
No. 8903—To J. A. Richardson, traveling expenses.....	85 65	
No. 8904—To J. H. Sisson, supplies.....	41 30	
No. 8905—To J. C. Frazier, supplies.....	112 66	
No. 8906—To J. G. Woodbury, salary and supplies.....	169 41	
No. 12292—To Edson & Co., supplies.....	10 65	
No. 12293—To F. C. Boyce, labor.....	25 00	
No. 16783—To E. W. Hunt, labor.....	41 65	
No. 16784—To W. H. Schnittger, labor.....	10 00	
No. 17015—To J. G. Woodbury, salary and supplies.....	266 41	
No. 17053—To J. A. Richardson, salary and supplies.....	78 15	
No. 18250—To J. G. Woodbury, salary and supplies.....	465 33	
No. 18251—To W. H. Schnittger, salary and supplies.....	10 00	
Balance on hand July 1, 1889.....	36 04	
Totals.....	\$4,179 39	\$4,179 39

EXPENDITURES

During the Fortieth Fiscal Year, ending June 30, 1889, chargeable against the Fish Commission Fund.

By balance on hand July 1, 1888.....	\$2,253 82
Receipts into the fund, fortieth fiscal year.....	3,444 23

By Expenditures.

Warrant No. 206—To T. W. O'Neil, supplies.....	\$240 00
No. 207—To L. L. Lewis, supplies.....	3 10
No. 474—To Carquinez Packing Company, supplies.....	12 50
No. 475—To John Ferrin, expenses.....	121 30
No. 476—To W. H. Ewing, labor.....	36 66
No. 477—To Stephens & Co., supplies.....	59 22
No. 478—To J. L. Sutton, salary.....	100 00
No. 479—To Bauer & Steffan, supplies.....	7 65
No. 480—To E. J. Upham & Co., supplies.....	6 83
No. 481—To G. A. Hastings, supplies.....	25 50
No. 482—To John S. Benn, traveling expenses.....	10 50
No. 483—To John F. Taggart, salary.....	50 00
No. 484—To Charles Josselyn, money advanced.....	38 62
No. 485—To J. J. Smith, labor.....	50 00
No. 486—To John P. Dalton, salary and expenses.....	305 75
No. 487—To James V. Geary, salary.....	110 66
No. 488—To J. L. Sutton, labor.....	50 00
No. 489—To John Ferrin, salary.....	209 79
No. 597—To T. J. Sherwood, expenses.....	98 70
No. 1032—To James Clyne, repairs.....	5 50
No. 1032—To C. D. Dagnol, rent of sloop.....	152 66
No. 1187—To J. Routier, traveling expenses.....	30 10
No. 2997—To L. L. Lewis, supplies.....	3 10
No. 2999—To Goldberg, Bowen & Co., supplies.....	9 80
No. 2998—To Mohr & Yoerk, supplies.....	4 95
No. 2000—To O. P. Egbert, supplies.....	11 75
No. 3001—To John P. Dalton, expenses.....	100 50
No. 3002—To Cooper's book store, supplies.....	8 50
No. 4590—To W. A. Duncombe, rent of sloop.....	41 57
No. 6162—To J. G. Woodbury, traveling expenses.....	208 91
No. 6550—To T. J. Sherwood, traveling expenses.....	251 15
No. 8891—To John P. Dalton, traveling expenses.....	151 95
No. 8892—To John P. Dalton, supplies.....	15 00
No. 8893—To Matt. Coffey, salary.....	35 00
No. 8894—To Joseph Routier, expenses.....	91 40

Warrant No. 11747—To Lauritzen & Frates, supplies.....	\$34 04	
No. 15459—To J. G. Woodbury, salary and expenses.....	239 39	
No. 15460—To J. G. Woodbury, salary and expenses.....	320 04	
No. 15728—To E. W. Hunt, salary.....	45 00	
No. 15729—To E. W. Hunt, salary.....	45 00	
No. 15775—To J. A. Richardson, salary.....	75 00	
No. 15776—To J. A. Richardson, salary.....	75 00	
No. 16650—To Edward Reilly, salary.....	91 90	
No. 16771—To T. W. O'Neil, painting.....	196 00	
No. 16791—To C. Folger, salary.....	50 00	
No. 16792—To M. J. O'Reilly, salary.....	1 50	
No. 16793—To John P. Dalton, salary and expenses.....	368 10	
No. 16794—To C. Elliott, salary.....	44 85	
No. 16795—To G. J. Sculley, salary.....	41 50	
No. 16796—To W. E. Elliott, salary.....	72 00	
No. 17017—To M. J. O'Reilly, salary.....	60 00	
No. 17055—To W. T. Robinson, expenses.....	37 00	
No. 17056—To San Francisco "Daily Report," advertisement.....	40 00	
No. 18252—To M. J. O'Reilly, salary.....	30 00	
No. 18253—To J. C. Frazier, salary.....	107 20	
No. 18254—To John F. Moody, supplies.....	69 10	
No. 18255—To C. C. Folger, salary.....	33 20	
No. 18256—To G. J. Sculley, salary.....	50 00	
No. 18257—To Truckee Lumber Company, supplies.....	113 16	
No. 18258—To Carson and Tahoe Lumber Company, supplies.....	185 16	
No. 18259—To J. G. Woodbury.....	110 10	
No. 18260—To E. W. Hunt, salary, etc.....	49 50	
No. 18261—To C. Elliott, salary, etc.....	50 00	
No. 18262—To J. P. Dalton, salary, etc.....	100 00	
No. 18263—To Thomas H. Powers, salary, etc.....	40 00	
No. 18264—To Westgate, Dozier & Co., supplies.....	27 34	
No. 18265—To W. E. Elliott, salary.....	68 00	
No. 18266—To Edward Reilly, salary.....	150 50	
Balance on hand July 1, 1889.....	19 05	
Totals.....	\$5,698 05	\$5,698 05

EXPENDITURES

During the forty-first fiscal year, ending June 30, 1890, chargeable against the appropriation for the restoration and preservation of fish in the waters of the State.

To appropriation (Statutes of California, 1889, page 438)..... \$5,000 00

By Expenditures.

Warrant No. 1820—To John P. Dalton, salary and supplies.....	\$62 50
No. 1284—To Frank Anaya, salary and expenses.....	77 50
No. 1285—To M. J. O'Reilly, salary.....	2 00
No. 1287—To Henry Mathey, expenses.....	122 10
No. 2219—To Edward Reilly, salary and expenses.....	193 85
No. 2478—To T. W. O'Neil, painting.....	70 00
No. 2486—To M. J. O'Reilly, salary.....	30 00
No. 2487—To R. Lauritzen, supplies.....	20 33
No. 2488—To Osborn & Alexander, supplies.....	14 45
No. 2489—To Goldberg, Bowen & Co., supplies.....	12 38
No. 2490—To O. P. Egbert, supplies.....	37 05
No. 2491—To John P. Dalton, supplies.....	67 34
No. 2492—To John P. Dalton, salary.....	100 00
No. 2493—To John P. Dalton, rent.....	10 00
No. 2494—To G. J. Sculley, salary.....	50 00
No. 2495—To W. Lamont, salary.....	28 00
No. 2496—To John Howard, salary.....	36 65
No. 2497—To W. E. Elliott, salary.....	60 00
No. 2498—To C. B. Elliott, salary.....	50 00
No. 2499—To C. Higgins, salary.....	26 00
No. 3375—To J. M. Sullivan, salary and expenses.....	172 44
No. 3376—To J. M. Sullivan, salary and expenses.....	193 20
No. 3377—To Edward Reilly, salary and expenses.....	203 20
No. 3378—To J. W. Hughes, professional services.....	75 00
No. 3379—To M. J. O'Reilly, salary.....	30 00
No. 3380—To M. J. O'Reilly, expenses.....	5 75
No. 3765—To John P. Dalton, salary.....	100 00
No. 3766—To John P. Dalton, expenses.....	10 00
No. 3767—To John P. Dalton, expenses.....	124 77
No. 3874—To Frank Anaya, expenses.....	271 15

Warrant No. 3875—To J. Downey Harvey, expenses	\$14 00	
No. 3876—To Joseph Routier, traveling expenses	108 65	
No. 3877—To O. P. Egbert, supplies	37 60	
No. 3878—To R. Lauritzen, supplies	17 80	
No. 3879—To Osborn & Alexander, supplies	14 75	
No. 3880—To W. Lamont, salary	40 00	
No. 3881—To W. Markham, salary	50 00	
No. 3882—To G. J. Sculley, salary	50 00	
No. 3883—To W. E. Elliott, salary	60 00	
No. 4997—To John T. Curley, expenses	77 10	
No. 5048—To M. J. O'Reilly, salary and expenses	33 10	
No. 5138—To John P. Dalton, expenses	119 25	
No. 5139—To O. P. Egbert, supplies	24 25	
No. 5140—To Osborn & Alexander, supplies	14 45	
No. 5141—To J. Downey Harvey, expenses	5 00	
No. 5142—To W. Lamont, salary	40 00	
No. 5143—To H. H. Briggs, salary	100 00	
No. 5144—To G. J. Sculley, salary	50 00	
No. 5145—To A. Cassidy, supplies	46 66	
No. 5146—To W. Markham, salary	50 00	
No. 5147—To W. E. Elliott, salary	60 00	
No. 5148—To John P. Dalton, salary	100 00	
No. 5149—To J. F. Curley, salary	66 30	
No. 5150—To Joseph Routier, expenses	31 00	
No. 5151—To F. P. Callundan, salary and expenses	114 65	
No. 5126—To M. J. O'Reilly, expenses	11 45	
No. 6473—To J. M. Sullivan, expenses	108 05	
No. 6474—To E. Reilly, salary	100 00	
No. 6475—To E. Reilly, salary	152 05	
No. 6505—To M. J. O'Reilly, salary and expenses	32 20	
No. 6749—To J. Downey Harvey, expenses	5 00	
No. 6750—To Joseph Routier, expenses	147 05	
No. 6751—To C. H. Bogart, expenses	16 70	
No. 6752—To C. E. Grunsky, salary	11 10	
No. 6753—To F. Anaya, salary	62 80	
No. 6754—To F. P. Callundan, salary	100 00	
No. 6755—To H. F. Williams, salary	50 00	
No. 6756—To John F. Curley, expenses	109 60	
No. 6758—To John P. Dalton, expenses	24 41	
No. 7437—To C. W. Thorrold, salary	50 00	
No. 7438—To F. P. Callundan, salary and expenses	132 25	
No. 7439—To F. Anaya, salary and expenses	78 45	
No. 7930—To M. J. O'Reilly, salary and expenses	32 55	
No. 8354—To E. Reilly, salary	100 00	
No. 8407—To F. Anaya, salary and expenses	12 70	
No. 8408—To J. Downey Harvey, expenses	5 00	
No. 8409—To Joseph Routier, expenses	30 00	
No. 11314—To M. J. O'Reilly, salary	30 00	
No. 13169—To Wells, Fargo & Co., expressage	6 15	
Balance on hand June 30, 1890	2 27	
Totals	\$5,000 00	\$5,000 00

EXPENDITURES

During the forty-first fiscal year, ending June 30, 1890, chargeable against the appropriation for the support and maintenance of State Hatcheries.

Unexpended balance on hand July 1, 1889	\$36 04	
Warrants issued during the forty-first fiscal year for services performed during the fortieth fiscal year:		
Warrant No. 1296—To W. H. Schnittger, labor	\$5 00	
No. 1297—To Jones & Givens, supplies	30 75	
	<u>\$35 75</u>	
Unexpended balance fortieth fiscal year	\$0 29	
By appropriation (Statutes of California, 1889, page 438)	5,000 00	

By Expenditures.

Warrant No. 2500—To W. H. Schnittger, salary	\$5 00
No. 2501—To J. A. Richardson, salary and expenses	78 50
No. 2502—To J. C. Frazier, traveling expenses	100 50
No. 2503—To E. W. Hunt, salary and expenses	61 50
No. 2504—To Truckee Lumber Company, supplies	33 00
No. 2505—To Fireman's Fund Insurance Company, insurance	15 00

Warrant No. 3884—To J. G. Woodbury, salary and expenses.....	\$357 12	
No. 3885—To J. G. Woodbury, salary and expenses.....	141 50	
No. 3886—To W. H. Schnittger, salary.....	5 00	
No. 3887—To J. C. Frazier, salary and expenses.....	50 50	
No. 3888—To E. W. Hunt, salary and expenses.....	63 50	
No. 3889—To J. A. Todman, labor.....	15 00	
No. 3890—To John Hurley, rent.....	20 00	
No. 5131—To Carson and Tahoe Lumber Company, supplies.....	73 51	
No. 5132—To Whittier, Fuller & Co., supplies.....	10 00	
No. 5133—To E. W. Hunt, salary and expenses.....	37 75	
No. 5134—To J. C. Frazier, salary.....	50 00	
No. 5135—To J. G. Woodbury, salary and expenses.....	205 35	
No. 5136—To A. J. Bailey, labor.....	21 50	
No. 5137—To Truckee Lumber Co., supplies.....	46 40	
No. 6759—To William Boyle, labor.....	135 00	
No. 6760—To L. C. Nelson, supplies.....	15 00	
No. 6761—To E. W. Hunt, traveling expenses.....	79 15	
No. 6762—To Andrews & Barr, supplies.....	31 10	
No. 6764—To J. G. Woodbury, salary and expenses.....	200 40	
No. 6765—To W. H. Schnittger, salary.....	10 00	
No. 6766—To Truckee Lumber Co., supplies.....	45 25	
No. 6767—To J. A. Richardson, salary and expenses.....	297 50	
No. 7931—To Liebenbaum Bros., supplies.....	38 95	
No. 7932—To J. M. Short, supplies.....	48 91	
No. 8405—To Sisson, Crocker & Co., supplies.....	43 61	
No. 8406—To W. H. Schnittger, salary.....	5 00	
No. 8410—To John F. Moody, supplies.....	46 66	
No. 9021—To Fireman's Fund Insurance Co., insurance.....	31 80	
No. 9022—To J. G. Woodbury, salary and expenses.....	152 25	
No. 9023—To Truckee Lumber Co., supplies.....	22 58	
No. 9024—To John F. Moody, supplies.....	88 42	
No. 9025—To J. A. Richardson, salary and expenses.....	163 90	
No. 9026—To J. C. Frazier, salary and expenses.....	66 33	
No. 9027—To E. W. Hunt, salary.....	75 00	
No. 9558—To Justinian Caire, supplies.....	49 01	
No. 9559—To W. F. Bowers & Co., supplies.....	10 00	
No. 9560—To W. H. Himes, supplies.....	6 00	
No. 9561—To L. C. Nelson, supplies.....	16 00	
No. 9562—To J. A. Richardson, salary.....	75 00	
No. 9563—To J. G. Woodbury, salary and expenses.....	144 60	
No. 9564—To E. W. Hunt, salary and expenses.....	78 00	
No. 10507—To J. A. Richardson, salary.....	75 00	
No. 10508—To J. G. Woodbury, salary and expenses.....	133 35	
No. 10509—To W. H. Schnittger, salary.....	5 00	
No. 10510—To L. Stone, salary and expenses.....	204 50	
No. 10659—To E. W. Hunt, salary.....	75 00	
No. 11575—To J. A. Richardson, salary.....	75 00	
No. 11576—To W. H. Schnittger, salary.....	5 00	
No. 11577—To J. G. Woodbury, salary and expenses.....	135 80	
No. 11578—To E. W. Hunt, salary.....	75 00	
No. 11579—To Sisson, Crocker & Co., supplies.....	95 91	
No. 11580—To The Bancroft Company, supplies.....	5 75	
No. 11581—To Southern Pacific Company, freight.....	22 85	
No. 11582—To Neville & Co., supplies.....	41 06	
No. 11583—To F. E. Drew, labor.....	25 00	
No. 12556—To E. W. Hunt, salary and expenses.....	92 90	
No. 12589—To J. G. Woodbury, salary and expenses.....	180 85	
No. 12590—To J. A. Richardson, salary and expenses.....	77 90	
No. 12591—To W. T. Bowers, expenses.....	5 50	
No. 12592—To Edson Bros., supplies.....	61 50	
No. 12593—To W. H. Himes, labor.....	5 00	
No. 12594—To Liebenbaum Bros., supplies.....	92 61	
No. 12595—To W. H. Schnittger, salary.....	10 00	
Balance on hand July 1, 1890.....	107 16	
Totals.....	\$5,000 29	\$5,000 29

EXPENDITURES

During the Forty-First Fiscal Year, ending June 30, 1890, chargeable against the Fish Commission Fund.

By balance on hand July 1, 1889.....	\$19 95
Receipts into the fund, forty-first fiscal year.....	5,309 17

By Expenditures.

Warrant No. 1272—To W. E. Elliott, salary.....	\$60 00	
No. 1273—To John Howard, salary.....	50 00	
No. 1274—To G. J. Sculley, salary.....	50 00	
No. 1275—To Thomas H. Powers, salary.....	40 00	
No. 1276—To John P. Dalton, salary.....	100 00	
No. 1277—To John P. Dalton, expenses.....	71 91	
No. 1278—To Charles Elliott, salary.....	50 00	
No. 1279—To John F. Moody, salary.....	20 00	
No. 1283—To Frank Anaya, salary.....	23 10	
No. 1288—To E. W. Hunt, supplies and salary.....	73 25	
No. 1289—To J. A. Richardson, salary.....	45 70	
No. 1290—To E. Reilly, salary.....	123 00	
No. 1291—To M. J. O'Reilly, salary.....	30 00	
No. 1292—To R. Lauritzen, supplies.....	13 65	
No. 1293—To Osborn & Alexander, supplies.....	14 45	
No. 1294—To Goldberg, Bowen & Co., supplies.....	14 00	
No. 1295—To J. C. Frazier, salary and supplies.....	104 50	
No. 2716—To J. G. Woodbury, salary and supplies.....	609 72	
No. 2965—To J. Downey Harvey, traveling expenses.....	192 00	
No. 4452—To C. Higgins, labor.....	95 00	
No. 5826—To J. Downey Harvey, traveling expenses.....	413 00	
No. 6768—To H. G. Miller, balance due on contract.....	16 40	
No. 6769—To "Sacramento Bee," advertising.....	54 00	
No. 7208—To John P. Dalton, supplies.....	5 25	
No. 7209—To John F. Moody, expenses.....	42 25	
No. 7210—To R. Radcliff, expenses.....	100 00	
No. 8369—To H. Dutard, rent of tug.....	49 50	
No. 8370—To F. P. Callundan, salary and expenses.....	207 25	
No. 9154—To E. Reilly, salary.....	100 00	
No. 9158—To M. J. O'Reilly, salary and expenses.....	31 40	
No. 9520—To Joseph Routier, traveling expenses.....	5 00	
No. 9521—To J. Downey Harvey, traveling expenses.....	5 00	
No. 9522—To F. P. Callundan, salary and expenses.....	209 50	
No. 9523—To Thomas Tumstead, salary.....	100 00	
No. 9524—To W. J. McDowell, expenses.....	16 80	
No. 9525—To J. F. Curley, expenses.....	7 25	
No. 9526—To J. F. Curley, expenses.....	28 50	
No. 10501—To F. P. Callundan, salary and expenses.....	109 00	
No. 10502—To J. D. Ennis, salary.....	100 00	
No. 10503—To M. J. O'Reilly, salary and expenses.....	33 85	
No. 11617—To Joseph Routier, traveling expenses.....	34 00	
No. 11618—To Joseph Routier, traveling expenses.....	30 00	
No. 11619—To J. D. Harvey, traveling expenses.....	5 00	
No. 11620—To J. D. Harvey, traveling expenses.....	5 00	
No. 11621—To F. P. Callundan, salary and expenses.....	130 50	
No. 11622—To Whittier, Fuller & Co., supplies.....	8 00	
No. 11623—To John D. Ennis, salary.....	100 00	
No. 12553—To Joseph Routier, traveling expenses.....	30 00	
No. 12554—To F. P. Callundan, salary and expenses.....	201 70	
No. 12555—To M. J. O'Reilly, salary and expenses.....	31 90	
No. 12599—To J. D. Harvey, traveling expenses.....	5 00	
No. 12600—To John M. Bailhache, expenses.....	6 00	
No. 12601—To John D. Ennis, salary.....	100 00	
No. 13184—To T. E. Sullivan, labor.....	22 50	
No. 13185—To W. H. Shebley, salary.....	52 25	
No. 13400—To M. J. O'Reilly, salary.....	30 00	
No. 13401—To E. D. Stewart, labor.....	68 55	
No. 13402—To S. F. Earl, labor.....	97 50	
No. 13403—To John D. Ennis, salary.....	130 50	
No. 13404—To John F. Curley, boat hire.....	30 00	
No. 13405—To J. Downey Harvey, traveling expenses.....	5 00	
No. 13406—To F. P. Callundan, salary and expenses.....	121 40	
No. 13407—To Joseph Routier, traveling expenses.....	30 00	
No. 13869—To T. W. O'Neil, labor.....	177 80	
No. 13885—To M. J. O'Reilly, salary.....	30 00	
No. 13886—To E. W. Hunt, salary and expenses.....	107 35	
No. 14045—To Joseph Routier, traveling expenses.....	30 00	
No. 14092—To John D. Ennis, salary and expenses.....	121 50	
No. 14093—To F. P. Callundan, salary and expenses.....	137 45	
Balance on hand July 1, 1890.....	44 89	
Totals.....	\$5,328 22	\$5,328 22

EXPENDITURES

During the Forty-First fiscal year, ending June 30, 1890, chargeable against the appropriation for the importation and propagation of game birds.

To appropriation (Statutes of California, 1889, page 304)..... \$2,000 00

By Expenditures.

Warrant No. 8404—To "American Field" Publishing Co., advertising.....	3 84	
No. 11313—To State Board of Fish Commissioners.....	500 00	
Balance on hand July 1, 1890.....	1,496 16	
Totals	\$2,000 00	\$2,000 00

COST OF MAINTAINING COMMISSIONS ONE YEAR.

Viticulture	\$17,520 23
Horticulture.....	17,300 00
Mining Bureau.....	63,942 53
Forestry	26,314 59
Fish Commission.....	10,000 00
Total.....	\$135,077 35

Of this amount, over \$65,000 is paid out as salaries; over \$11,000 is annually paid out for rent; freight, postage, and expressage on reports amounts to something in the neighborhood of \$7,000 per year; while janitor fees, fuel, etc., amount in the aggregate to over \$5,000.

In addition to this, it costs the State \$21,986 45 to publish the reports of the various Commissions, as appears in following statement:

SUNDRY BOARDS AND COMMISSIONS TO STATE PRINTER, DR., FOR FORTY-SECOND FISCAL YEAR.

Mining Bureau.....	\$11,953 50
Board of Horticulture.....	4,612 70
Board of Viticulture.....	3,144 75
Silk Culture.....	Nothing.
Fish Commission.....	301 00
Board of Forestry (estimated).....	1,800 00
Yosemite Valley.....	174 50
Total.....	\$21,986 45

The above does not include job work. The Board of Horticulture has another small publication in office not yet finished.

Respectfully submitted by majority,

BRUSIE, Chairman.
MATLOCK.
SHANAHAN.

MINORITY REPORT OF COMMITTEE ON COMMISSIONS.

MR. SPEAKER: The Mining Bureau represents one of the most important sources of wealth in the State of California, the development and production of the mineral wealth of the State.

The institution is now in good working condition, and during the past two years has done splendid work, both in the field and in the laboratory.

I therefore earnestly recommend that the Mining Bureau be maintained as it at present exists, and that a reasonable amount be appropriated to be used in prosecuting geological work in connection therewith.

ROBERTSON.

MINORITY REPORT OF COMMITTEE ON COMMISSIONS.

MR. SPEAKER: We recommend that the State Board of Forestry be consolidated with the State Board of Horticulture, and herewith present a bill for that purpose, which we beg leave to introduce.

We believe that it would be doing an injustice to the vast horticultural and viticultural interests of this State to either abolish their representative Boards or virtually destroy their usefulness by a consolidation with the State Agricultural Society at Sacramento, and further recommend that liberal appropriations be made for the proper maintenance of the State Boards of Horticulture and Viticulture.

We also oppose the abolishment of the State Board of Fish Commissioners, although we would respectfully recommend that the Act or Acts creating the same be so amended as to make the patrol service connected therewith more effective and economical.

ROBERTSON.
WESTON.

SPECIAL REPORT

OF THE

Committee on Claims on Assembly Bill
No. 76, "An Act to Appropriate Money
to Pay the Claim of D. Jordan."

SPECIAL REPORT.

MR. SPEAKER: Your Committee on Claims begs leave to submit the following report on A. B. No. 76, "An Act to appropriate money to pay the claim of D. Jordan." The testimony in support of Mr. Jordan's claim against the State for labor and materials furnished in the construction of the Branch State Prison near Folsom is very voluminous, being contained in the Appendix to the Journal of the twenty-third session of the Legislature, and the Journals of the twenty-seventh and twenty-eighth sessions. All the testimony in question, together with full data from Mr. Jordan's books, sworn to, and offered in evidence, was submitted to the last State Board of Examiners within the statutory time. The Board, in its biennial report to this session of the Legislature, approves Mr. Jordan's claim, and recommends its payment. Appended is Mr. Jordan's statement of his case to the Board of Examiners, together with the action of the Board thereon, which will be found on pages 27 and 28 of the Board's report to the twenty-ninth session of the Legislature:

THE CLAIM OF DENNIS JORDAN.

SAN FRANCISCO, August 10, 1890.

To the honorable State Board of Examiners:

GENTLEMEN: I have the honor to herewith present to your honorable Board the attached claim for work done at the Branch State Prison at Folsom, during the years 1878-9, amounting in the aggregate to \$79,000, devoid of interest, together with this statement regarding the same:

In 1878 I entered into a contract with the State Board of Prison Directors, then consisting of the Governor, the Lieutenant-Governor, and the Secretary of State, to erect the structure now known as the Folsom State Prison, for the sum of \$161,500. I commenced work in July, 1878, and up to June, 1879, when the contract was taken away from me, I had been paid the sum of \$32,033 24, as shown by the records of the Controller's office, on the contract, and \$5,000 on account of the "plant." During this time I had completed one half of the building; performed extra work at the order of the Architect, of the value of \$12,127 90; put in a plant at a cost of \$11,336, all of which is more fully shown by the attached bill, itemized statements, and reports.

Why the contract was taken away from me, how I was hampered by the Superintendent and Architect, and prevented from completing the buildings, is more fully and specifically shown by the attached copy of "the testimony taken before the joint session of the Committees on Claims of the Senate and Assembly of the State of California, at the twenty-seventh session of the Legislature," and by the attached copy of the report of the "Committee on Claims of the Assembly of the twenty-eighth session of the Legislature," which I most respectfully ask your honorable Board to carefully read and consider.

During the time I had the contract I completed one half of the building, which, if paid for by one half of the contract price, would have cost \$80,750, and the cost of the "plant" and extra work \$23,463 90, making a total cost of \$104,213 90 for one half of the Folsom State Prison.

The building was completed after I ceased work; *id est*, the other half was constructed at the cost of over \$205,000. That is to say, the second half cost the State over twice as much as the first half, constructed by myself, without counting the cost of the "plant" and extra work, which was not an item of cost in the second half.

Owing to the well known enmity of persons who were interested in having the contract taken away from me in 1879, I did not present this matter to the State for payment until 1887, when the Legislature passed a bill providing for the payment of my claim. This bill was passed by the Senate by a vote of twenty-four for it to twelve against it; and, by the Assembly, by a vote of forty-one votes for it and twenty-nine against it. The bill was "pocketed" by Governor Bartlett—not because he considered it unjust, but because he claimed the Legislature had no power to act in the matter until the claimant, myself, had complied with the provisions of Section 664 of the Political Code, which provides that "any person having a claim against the State, the settlement of which is not otherwise provided for by law, must present the same to the Board of Examiners at least four months before the meeting of the Legislature."

A bill was also passed by the last session of the Legislature providing for the payment of this claim, by a vote of sixty-one for it and only ten against it in the Assembly, and by a vote of twenty-nine for it and only eight against it in the Senate. Thus you will observe a large majority in both Houses of the Legislature, at two different sessions, after lengthy investigations into the merits of the claim, decided upon its justness, and that it should be paid.

The Act passed by the last Legislature was "pocketed" by Governor Waterman, for the same reason that was given by Governor Bartlett: that the Board of Examiners should act upon it before the Legislature, and that it should be transmitted to the Legislature by the Board of Examiners.

Therefore, I herewith present to your honorable Board this claim and statement, calling your attention particularly to the testimony taken before the Joint Committee on Claims in 1887, and I most respectfully ask and petition your honorable Board to approve the same, and to transmit it to the next session of the Legislature, with the statement of your approval.

The question of interest being added to this claim, or recommended by your Board, I leave entirely to your sense of right and justice, for when I entered into the contract to build the Folsom Prison I was one of the largest contractors in California, with a credit practically unlimited, while to-day I am poor and in debt, my business gone, and credit ruined—all caused by the machinations of political and other enemies, who conspired to take from me this contract, upon which all my fortune and credit were staked.

With this I most respectfully submit my claim.

D. JORDAN.

The Board approved this claim, and attached to it the following statement of approval:

STATE OF CALIFORNIA,
OFFICE OF THE STATE BOARD OF EXAMINERS, }
SACRAMENTO, December 27, 1890.

For the reasons above given, we hereby approve the above claim of D. Jordan, and herewith transmit it to the Senate and Assembly of the State of California, in the twenty-ninth session convened.

W. C. HENDRICKS,
Secretary of State.

I approve the same, without interest.

G. A. JOHNSON,
Attorney-General.

} State Board of Examiners.

For the better information of the members of the Legislature, we also append, from the data upon which the Board of Examiners based its report, the following figures, taken from Mr. Jordan's books and from vouchers of record in the office of the State Controller:

SAN FRANCISCO, July 11, 1879.

Folsom Branch Prison to D. Jordan, Dr.:

TO EXPENDITURES ON WORK.

Done under terms of regular contract.....	\$80,750 00	
Extra work, as per bill appended.....	12,127 96	
Plant and buildings on ground, as per bill appended.....	11,336 00	
Interest in profits earned, on completed work.....	11,819 34	
		\$116,033 30

CREDIT.

1878—November 23—By cash received.....	\$4,222 59	
December 30—By cash received.....	5,182 08	
1879—February 8—By cash received.....	3,712 59	
March 4—By cash received.....	1,297 62	
March 7—By cash received.....	264 45	
April 4—By cash received.....	5,127 53	
May 3—By cash received.....	5,518 53	
May 14—By cash received.....	2,259 60	
June 12—By cash received.....	1,980 90	
June 12—By cash received.....	2,467 35	
June 16—By cash received.....	5,000 00	
		\$37,033 24
Balance due.....		\$79,000 06

PLANT, BUILDINGS, ETC., ON THE GROUND.

One bay mare, "Lottie".....	\$150 00
One brown mule, "Pete".....	100 00
One single-seated buggy.....	50 00
One set single harness.....	20 00
All cooking utensils in boarding house.....	500 00
All bedding and furniture in lodging house.....	700 00
All fixtures and glassware in bar-room.....	50 00
One donkey engine at quarry.....	1,000 00
One large quarry derrick, together with seven guys and riggings.....	1,500 00
One circular saw.....	50 00
Four stone cars.....	80 00
One wrench derrick, together with five guys and rigging, in stone yard.....	730 00
Eight stone hoisting chains.....	100 00
Two iron trucks.....	20 00
Two derricks, with rigging, in building.....	650 00
One steam engine in "officers' quarters".....	700 00
Four thousand feet of staging.....	100 00
Two engine sheds.....	75 00
Three thousand feet Oregon pine.....	50 00
Eight tackle blocks.....	50 00
One hundred and fifty barrels lime (average).....	150 00
Two hundred and fifty barrels mortar (average).....	250 00
One large boarding house and dwelling.....	3,000 00
One stable and shed.....	150 00
One chain pulley, three bellows, one vise, three anvils, eighteen pairs tongs.....	175 00
Six sledges.....	25 00
Thirty-three peine hammers.....	150 00
One stand of tools (hammers, etc.).....	20 00
Five hundred points and chisels.....	250 00
Eighty-eight plug drills.....	45 00
Twenty-three blast drills.....	60 00
One set of chains.....	50 00
Six crowbars.....	15 00
Fourteen tackle blocks.....	25 00
One lot of scraps (track nails, block rollers, etc.).....	25 00
One coil large rope.....	50 00
Two pinch bars.....	25 00
Two blast drills.....	10 00
Four large hammers.....	40 00
Twenty-seven pitching tools and one pick.....	25 00
One ton of track iron.....	75 00
Six barrels of Rosendale cement.....	18 00
One half ton of hay.....	8 00
One pair of scales.....	20 00
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	\$11,336 00

EXTRA WORK AS PER AGREEMENT, AND ORDERED BY ARCHITECT.

Building bridge.....	\$2,400 00
Labor taking up old foundation.....	328 50
Excavating to a solid foundation, and removing surplus earth...	465 75
Rebuilding walls, in cement mortar, eight thousand two hundred and fifty-four cubic feet, at 30 cents per foot.....	2,476 20
Building Superintendent's house.....	264 45
Amount of stone laid in foundation of "Approach Building," measured every day by my foreman, Mr. Briggs, and Mr. Duncan, the Superintendent, as the work progressed, seventeen thousand three hundred and twenty cubic feet, at 30 cents per foot.....	5,196 00
Excavation of trenches for same.....	997 00
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	\$12,127 90

The witnesses examined in the investigation of Mr. Jordan's claim were: Ex-Secretary of State Beck and ex-Lieutenant-Governor James A. Johnson, Prison Commissioners (Mr. Beck being an architect by profession); James Duncan, Superintendent of Construction (employed by the State); D. Jordan, the contractor; John Calvert, John L. Cook, Willis E. Davis, Daniel McHenry, M. Murphy, Thos. Welch, N. P. Perrine, William Curlett, and others.

Mr. Beck, Mr. Johnson, Mr. Duncan, Mr. Jordan, and other witnesses described the work done under the regular contract, in detail, all agreeing that Mr. Jordan had completed more than half of the building at the time he was driven from the contract.

Mr. Duncan, the Superintendent for the State, who had to make daily estimates of the work, Mr. McHenry, the foreman, and Mr. Jordan, described the extra work in detail, and upon Mr. Duncan's estimates Mr. Jordan's bill for extra work is based.

Additional to the itemized statement taken from Mr. Jordan's books, as to the value of the plant which was turned over to the State for completing the work, the value of the same is supported by the testimony of Mr. Duncan and Willis E. Davis.

Mr. Jordan's claim for profit on the completed work is based on the report of William Curlett, the Architect, who was employed by the Joint Committee of the Senate and Assembly, twenty-third session, to examine the work done and report, among other matters, upon the following point:

Mr. William Curlett, Architect:

SIR: The Joint Committee of the Senate and Assembly on the State Prison desire you, as an expert, to proceed to Folsom, and—

First—Make a careful examination of the Branch State Prison building near that place, and furnish an estimate of what it would have cost to complete the cells and prison building according to plans and specifications under which the Jordan contract was let. You will be governed by the testimony as to cost under Jordan contract.

Following is an extract from Mr. Curlett's report:

Subjoined is a detailed estimate for the completion of the building under the "Jordan contract:"

Complete cost of one cell built of dimension stones.....	\$191 44	
Three hundred and twenty-eight cells, at \$191 44 per cell.....		\$62,792 32
Outside and walls to cells		443 30
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Approach building		\$62,235 62
Water-closet building		4,031 84
Cell building (outside walls)		773 35
Window in same		3,182 45
Front building, including chimneys.....		1,225 25
Joint outside walls		6,905 10
Alteration in basement.....		500 00
Filling in windows.....		934 00
Flagging		250 00
Tinning, cast and wrought-iron work		7,522 00
Carpenter work.....		28,500 00
Plumbing		13,866 60
Plastering		2,800 00
Painting		3,100 00
Mantels		2,800 00
		1,000 00
Total		<hr/>
		\$140,626 21

Mr. Curlett adds an addenda to his report, stating that there was a deduction from the regular contract for iron work, amounting to \$3,200. The cost of construction, according to the plans, Mr. Curlett estimates at \$140,626 21. Mr. Jordan's contract was for \$161,500, which would indicate a profit of \$20,874, to which is to be added \$3,200, making a total for profit, under the Jordan contract, as estimated by Mr. Curlett, of \$24,074.

In his testimony Mr. Jordan states that after being awarded the contract, as the lowest bidder, William Dougherty, of San José, contractor and builder, offered him \$20,000 for his contract, which was refused for

the reason that, as Mr. Jordan testifies, he figured on a profit from the contract closely approaching \$40,000. Mr. Jordan's competency to figure safely on contracts appears evident from the following extract from his testimony:

Q. What buildings have you constructed in this State? A. The first large building I think I built was St. Mary's Hospital. I built the new Merchants' Exchange, now on California Street; I built two thirds of the Occidental Hotel; I built Starr King's church; I built the Jewish synagogue; I built the Marine Barracks at Mare Island; I built the Naval Hospital at Mare Island; I built the House of Correction; I built the Agricultural College of the State University—the first building erected on those grounds. I could not tell you how many buildings I have erected.

The construction of the first half of the work was necessarily more expensive to the contractor than would have been entailed to complete the second half, by reason of the fact that in the expense account is freight on the plant to Folsom; putting the plant in working order on the ground; the opening of the granite quarry, and the laying of car tracks from the quarry to and through the building, etc. Furthermore, the construction of the first half had to be carried on through the fall and winter seasons, the weather often compelling a suspension of work for protracted periods, entailing great expense on the contractor for boarding the large force of mechanics and laborers, for which no compensating return was had. When broken out of the contract, in May, 1879, the season was most auspicious for uninterrupted work, and the contractor, Mr. Jordan, had large quantities of quarried stone, sand, and other materials on the ground, to enter into the completion of the contract, constituting a cost chargeable against the first half, and which would correspondingly lessen the cost of the half remaining to be completed.

The disposition of the Architect to break Mr. Jordan out of the contract is overwhelmingly proved by the testimony of Commissioners Beck and Johnson, Superintendent Duncan, John Calvert, Willis E. Davis, and others, the first three of whom were witnesses for the State, and all of whom are reputable citizens of the State. The purpose of doing so was manifestly in the interest of the Natoma Ditch Company and of the organized ring who sought to, and succeeded, in throwing the work into their own hands, under the supervision of Architect Bennett, for completion, costing the State the enormous sum of \$205,000 for completing *less than half* of the prison. The power of the Architect to drive Mr. Jordan from the contract was conferred by certain clauses in the contract:

First—Requiring the Architect to make monthly progress estimates of the work, upon which estimates Mr. Jordan was to be paid 90 per cent. That was working capital the contractor calculated upon and depended upon. The testimony shows that such progress estimates were not made monthly, in fact but one estimate having been made in a period covering five months; and the estimates were uniformly so low that Mr. Jordan actually received but 25 per cent instead of 90 per cent, as entitled to.

Second—Requiring the work to be done "to the satisfaction of the Architect"—a most dangerous power to be placed in the hands of a designing, bad man, who chooses to use it injuriously, as Mr. Bennett did. He would condemn the quality of work done, demanding the taking down of stone cells, the taking up of stone floors, etc., after the

work had been approved by the State's Superintendent, who daily inspected it, and which, in reality, according to all the testimony, was far superior to what the plans called for.

Third—Giving the Architect power to make requisitions on the contractor to supply additional men and materials, as he (the Architect) saw fit to order, and if not so supplied within fifteen days' time it would work a forfeiture of the contract on the part of the contractor.

When other means of harassing had failed to drive Mr. Jordan from the work, owing to his replenished working capital by mortgaging (and subsequently losing) his valuable San Francisco property, the last and most desperate means to break him down was resorted to when Bennett made the following unreasonable and outrageous requisition, which it was a matter of physical impossibility to comply with, as on the whole Pacific Coast there was not available the skilled laborers demanded; and the demand for one million bricks, to be placed on the grounds within fifteen days, illustrates the reckless desperation of the conspirators, when the fact is presented that in the construction of the entire building probably not to exceed ten thousand bricks were used. Following is the requisition, taken from the records:

It was ordered that Dennis Jordan, contractor for the building of the Folsom Branch State Prison, be required to place on the said work, in addition to the 150 men required to be placed thereon by an order of date April 1, 1879, and keep continuously thereon, the following number of mechanics and laborers, to wit:

- 75 stone-cutters.
- 50 quarrymen.
- 72 stone masons.
- 28 tenders.
- 6 blacksmiths.
- 10 general laborers.

And to procure the following material, to wit:

- 500 barrels of Portland cement.
- 100 barrels Rosendale cement.
- 500 barrels lime.
- 500 cubic yards sand.
- 6,000 pounds steel (including hammers).
- 500 pounds plugs and feathers.
- 1,000,000 bricks.
- 10 tons Cumberland coal.
- 3 dozen blacksmiths' files.
- 3 mules.
- 2 one-inch Norway iron chains, 18 feet long.
- 4 three-fourths inch Norway iron chains, 15 feet long.
- 8 derricks.
- 8 five-eighths inch Norway iron chains, 12 feet long.
- 2 bundles five-eighths Norway iron.
- 12 bars three-fourths Norway iron.
- 2 coils four and one-half-inch Manilla rope.
- 2 coils four-inch Manilla rope.
- 3 sets blocks, 12 or 14 inches.
- 100 kegs assorted nails.
- 200 kegs blasting powder.
- 1,000 feet fuse.
- 10 sets blacksmiths' tools, forges, etc.
- 175,000 feet lumber and sufficient mill work.

Your committee will not go into further details of the testimony, even an epitome of which is rendered necessarily lengthy. Attention is called to the reports and testimony affecting Mr. Jordan's claim to be found in Vol. V, Appendix to Journals of Senate and Assembly, Twenty-third Session; Vol. VIII, Appendix to Journals of Twenty-seventh Session; and Vol. VIII, Appendix to Journals of Twenty-eighth Session.

The bill, as amended by your committee, strikes out the interest provided for in the original bill, and recommends the payment of the principal, viz.: \$79,000, which conforms to the recommendation of ex-Attorney-General Johnson, of the recent State Board of Examiners.

AMES, Chairman.
YOUNG.
LEWIS.
CARTER.
WINDROW.
CUNNINGHAM.
ARMS.

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